

The Collaborative Wedding Budget: Coordinating Multiple Parties with Ease

For husbands-and-brides-to-be with large, extended families, they often find that both sets of parents, and perhaps even grandparents, want to chip in to help defray the soaring cost of today's weddings, which, on average, come in at a whopping \$20,000. Many couples, too, are electing to pick up the rest of the slack. Corraling so many people who want to help with the wedding budget can be a virtual nightmare though. Before simply accepting their good wishes and checks, the very first thing you should do is to sit down with your fiancée and chart a course of action to ensure you've covered every element of your wedding that requires a significant contribution. Planning a wedding with a budget in mind comes down to knowing what you're looking for in terms of venue, vendors, and necessities - this, however, can be easily put to rest with a systematic budget planning roadmap. Planning a Wedding with a Budget in Mind An itemized wedding budget detailing the specifics - such as the dress, food/drinks, venue, flowers, and band - will ensure you've covered all the major aspects of your wedding day. At the top of your worksheet, spreadsheet, or what have you, list what you've decided is a reasonable amount to spend on the wedding. On the left hand side, make each specific and significant element that you must or would like to have a line item. For instance, the ceremony, which encompasses the venue/place or worship, wedding officiant, and any licenses, would be listed here. Decide on a true and honest estimate of what you're willing to spend planning a wedding on a budget, and then, at a later date, add what you actually spent so that you can keep accurate track of your finances. Other items in the left hand column should consist of things such as the reception (food/drinks, cake, favors, venue, etc.); wedding attire (bride's clothing and shoes, makeup, hair, groom's clothing and accessories); rings/jewelry; flowers (for the entire party and at both venues); music/band/DJ; photography; transportation (if applicable); invitations and signage; and anything else that would cause a significant dent in your wedding budget. Remember to include such essential fees as tips for vendors (about 15 to 20%), trial hair and makeup sessions, and dress/tuxedo cleanings and pressings. As far as planning a wedding on a budget with your parents, his parents, and any other well-wishers (step parents perhaps), show them your finalized wedding budget at an informal, yet constructive meeting. Discuss costs and who can realistically afford what. In days past, it was common - and expected - for the bride's parents to pay for everything, a modern dowry in a sense. Today's weddings no longer involve such a considerable sacrifice, though it is still carried out by many traditionalists. At this meeting, you'll want to discuss how the payments will be made; maybe your parents would like to split something or pay for one segment of the wedding entirely. Will they be giving you one lump sum in a check or visiting vendors with you to pay upfront? Such concerns about planning a wedding on a budget should be dealt with by a frank talk that involves all parties. Many wedding budget planners suggest opening a separate wedding account at your bank that's not linked with any of your personal accounts. This simple action will help you more carefully figure out what's been spent on the wedding and where the funds are going. You should also set aside an additional 5 to 10% of your overall wedding budget should mishaps arise. The likelihood that you will go over your budget is almost a given; the amount to which you do can be controlled, in most instances, by careful wedding planning, and that budget of 5 to 10% extra you've stashed away will come in handy. Scaling back from the get-go is a huge help; this includes things like not having a buffet (wasted food), having fewer bridesmaids, and offering just wine and beer at the reception (alcohol is a major expenditure). Still, if these are must-haves, just be cautious of vendors who try to upsell you to some better, improved service that you probably don't need. Research is a crucial part of planning a wedding on a budget, so make sure you do your fair share before visiting vendors and venues. Fine-tuning Your Wedding Budget for Success Far too many couples forget about planning a wedding with a budget in mind and have a bang-up, blow-out bash that ends up putting them in the red. Add that to any other debts, and you're starting your marriage - which should be thoroughly exciting – with a gray cloud over your heads. A well-planned wedding budget that's done from the start - with nothing unaccounted for - will ensure that you can mosey off to your honeymoon with nothing else to worry about but enjoying yourselves.

About the Author

Cherie Johnson is the founder and owner of Creative Wedding Favors, the premier site for personalized, unique anniversary, baby and bridal shower, graduation, quinceañera, and [wedding favors](#). Cherie's advice and party favors have helped countless friends, couples, and families make their big events a success. Cherie's wedding ideas have also benefited readers of many websites including Women Of, Wedding Lenox, and The Wedding Guide. Before she established her company in 2006, Cherie worked as a professional wedding photographer, capturing the most special moments of the bride and groom's nuptials. For more information on Creative Wedding Favors or to find a variety of colorful, customizable gifts and favors, please visit www.CreativeWeddingFavors.com.

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