

Preoccupied Bride

Before you plan even the smallest detail for your wedding, you need to figure out your wedding budget.

A solid wedding budget acts as an overview, guide and reference tool for when you're making your wedding selections. If you don't have a strong financial foundation of how much you can (or are willing to) spend on your wedding, the entire planning process from the get-go is going to be difficult and disorganized. The million-dollar question is, how do you do that? How do you figure out what's an appropriate amount to spend on your wedding?

Here are six factors to consider that will directly impact your wedding budget:

WHO'S PAYING

Are you and your partner funding the entire wedding? Or are parents and other loved ones contributing money as well?

In the past it was easy to determine who paid for what because there were specific rules and traditions to follow—the bride's family paid for the wedding and the groom's family paid for the rehearsal and honeymoon—but that's not the way things are now. Generally speaking, whoever is footing most of the bill will probably have an opinion, or even the final say, on what wedding selections are made. It's important to determine who will be paying for what and see if those contributing expect to have an opinion, final say and so forth. It can be a difficult conversation to have, but it's important to know this from the beginning to avoid bumps down the road while planning.

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PRIORITIES

It may seem like every single detail is significant while wedding planning, but the reality is there are many elements that aren't important to every couple. One of the most vital questions to ask in the beginning stages of wedding planning is, what's important to us? Is food and music more important than flowers and favors? Do you want the ceremony and reception to be at the same location? Is your heart set on having a band? You and your fiancé should discuss both your priorities and non-negotiables.

Whatever those things are that are absolute must-haves at your wedding, spend money on them. Be flexible on the details that aren't as important to you and spend less of your budget on those elements (or maybe even eliminate them entirely from the budget). There is a lot of information out there about general guidelines on what percentage of a budget should be spent on venue rental, food, music, photos, etc. and that's a good starting point. But since every couple has different priorities, general guidelines can only go so far. It's more important to figure out what your biggest priorities are and allot more of your budget to those things.

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GUEST LIST

*Spend some time really thinking through your guest list: who is definitely invited, who is a maybe and who is no. If you're looking for ways to cut the guest list, start by thinking about the four main groups who impact numbers: kids, coworkers, distant relatives and friends you haven't spoken to in years. And keep this in mind: **The fastest way to cut your wedding budget is to eliminate your guest count.** Why? The number of guests will determine how much you will spend in food and beverage, the biggest expense of the wedding budget, but it also has an impact on rentals for tables, chairs, linens, flowers, etc. Having 30 tables with 30 linens, centerpieces and other table rentals will be significantly more expensive than having 20 tables with 20 linens, centerpieces and other table rentals. If your guest count goes down, you'll have more money to spend on other wedding details; if it goes up, you can easily go over your budget. Guest count directly affects the budget.*

DAY & SEASON

The day and time of year you have your wedding will impact your wedding budget. In Chicago, wedding season is from May through October. A venue rental every Saturday in that 6-month timeframe will be significantly more expensive than if you did the wedding on a Saturday in November through April, the offseason. If you have your wedding on a Friday or Sunday, the rates will generally be cheaper than having them on a Saturday. If you have your wedding on a weekday, it will certainly be cheaper than having it on a weekend. A lot of venues and even vendors run specials during the offseason, so you can potentially save money if you're flexible with your wedding date.

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MISC COSTS

Most couples think about the big purchases when it comes to their wedding (venue rental, catering, photography, music, etc.), but there are a TON of smaller forgotten expenses that can quickly add up over time. Stamps for invitations, wedding party gifts, ceremony and reception items, wedding favors, spa appointments, tailoring of wedding attire, outfit accessories, vendor tips, day-of stationery, honeymoon attire, service charges and taxes (which is common with catering, hotels and venues) are just several of the forgotten expenses. So when you're calculating your budget and estimating approximately what amount or percent will be spent on each category, don't forget to include a misc expense section because a lot of items will end up falling in there.

GET EDUCATED

*Even after you have a number in mind for your overall wedding budget, it's still important to **do your research**. The number you have in mind may not match what is realistic for the area you're getting married in, so it's important to do your research to get a realistic idea of what a wedding in the area will cost. For example, the average cost of a wedding in Dallas, Texas will significantly differ from the average cost of a wedding in Manhattan, New York. In fact, the average cost of a wedding in 2016 in the US rang in at \$35,329, but the average cost of a wedding in Chicago was almost double that at \$60,035. Chicago was the fourth highest average price on a wedding after Manhattan, Long Island and New Jersey. While you're researching, consider hiring a wedding planner. A wedding planner's main job is to educate and inform couples on anything related to weddings including costs, trends and etiquette.*