



Guide to Planning Your Wedding on a Budget

The wedding planning industry has been a booming business for decades, but the 2000s have seen an explosion in people throwing lavish weddings, thanks to reality TV and our celebrity-obsessed culture.

The good news is that you can have a beautiful wedding even if you work within a reasonable budget. With a bit of creativity and planning, you can create the wedding of your dreams at a price you can afford.

Create a Budget

It seems obvious, but so many people forget this initial step. Without a budget, you have little hope of pulling off a beautiful wedding within your price range.

Decide exactly how much you can afford to spend. A [budget worksheet](#) helps you prioritize and track quotes and actual dollars spent.

Prioritize

The trick with any budget is deciding on your priorities. You may feel that certain items are vital, while others land in the nice-to-have column. Once you begin prioritizing, you'll likely realize that things you thought you couldn't get married without aren't that important.

If you start to feel that taking on debt for your wedding is worth it, remind yourselves of your financial goals as a couple, and what else you could do with that money. Do you have student loans? Want to save up for a down payment on a house? Need a car? Keeping financial goals in mind helps curb spending impulses.

The Venue

The venue represents one of the largest expenses for your big day. In reality, you can make this cost disappear altogether.

Do you have a backyard, or one you can borrow? Outdoor weddings are gorgeous, and having yours at home offers lots of opportunities to cut costs in other ways as well.

You can also look at reserving a gazebo or other space at a public park for around \$25 (check your local government's Parks and Recreation website for exact fees).

If you go that route, check local ordinances about serving alcohol; you may need a separate permit for that.

If you feel a church wedding is a must-have, use your own church to keep costs down. Then, you can move to another location, such as your home or a park for the reception instead of paying to use your church's banquet hall, unless the church offers it for free or at a low price.

The Guest List

Letting the guest list balloon inflates any budget. You may not want to invite everyone you work with, nor everyone in your extended family, some of whom you don't even know. Remember, every person you add to the list adds to your cost.

Wait to create the guest list until you have quotes on food and beverage. This helps you figure how many people you can afford to have at your wedding. Start with a small list of the people you can't imagine not being there to share your big day. Add to it slowly, if at all.

It's easy to keep it small when you invite only immediate family and best friends, for example. It also allows you to tell those who wonder why they never received an invitation that you kept your wedding small.

The Clothes

Wedding gown and veil, tuxedos for the groom, best man and groomsmen, maid of honor and bridesmaids dresses – it's amazing how quickly the expense of clothing adds up.

Let's start with the bride. You can find a beautiful wedding dress priced between \$300 and \$500 if you're willing to buy off-the-rack. Many bridal shops offer dresses within that price range. If you also look at used clothing and consignment stores, you can save even more money. For a perfect fit, take the dress to a seamstress (or do it yourself, if you like to sew).

Now, the veil. This little bit of lace and satin often comes with a big price tag. If you have an hour, you can make a gorgeous veil, no sewing required. Head to the fabric store and buy a cardboard headband, a length of satin to wrap around the band, tulle in whatever length you want for the veil, and decorations for the headband, such as tiny silk flowers and beadwork. With a bit of hot glue and imagination, you can have a veil for less than \$20. For tips and ideas, you can search the internet using the words "how to make a wedding veil". The results will provide images and easy to follow instructions.

For the groom and best man, renting a tuxedo makes the most sense, preferably in a group so they can get a discount. Bridesmaids' dresses can be simple and unadorned, or you can just let them know what colors you want and let them wear their own clothes if they have something that fits into your wedding scheme. Department stores often have bridesmaids' dresses on sale, so you may find something for a decent price.

Limiting the number of people in your wedding party can also make a big difference in the overall cost of clothing.

The Invitations

Invitations can be made from simple blank cards that you fill in yourself, or you can order printed invitations from an online printing company like [Vistaprint](#) for less than 50 cents apiece. Remember, you only need one invitation per household, not per guest.

While issuing paperless invites is free, you may want physical invitations for invitees who aren't particularly tech-savvy. Remember, not everyone uses Facebook or email, and it's more traditional to receive an invitation in the mail.

The Food

The food for the reception represents one of the largest expenditures in a wedding. Like everything else on this list, there are ways to make it less expensive.

For example, you don't have to spend hundreds on a wedding cake. You can go to the bakery department of most grocery stores and order a plain, white cake. For a tiered cake, you can purchase two. Of course, you can also make these yourself.

Now all you need is a tier stacking kit like this [one on Amazon.com](#), a cake topper, and some pretty decorations, such as what you bought to create the veil. Ribbons, flowers, and pearls should do it.

If you plan to serve a meal and don't want to do the cooking yourself, your best bet is a buffet setup from a local restaurant. The cost per person is a fraction of what you'd spend on full-service catering.

The Drink

Getting married in your parents' backyard, or in a similar place where you have control of what you provide in the way of drinks, makes supplying beverages for your guests a breeze. You can provide non-alcoholic and alcoholic choices, and keep it simple. You can provide beer, wine, and sparkling cider for toasting the happy couple, and maybe a signature drink made in bulk to add variety, such as margaritas or a rum punch. Add some bottled water, tea and sodas for the designated drivers and those who don't drink alcohol, and you're set.

Keep in mind that if you serve alcohol, you need to consider the liability that comes with doing so. You may want to purchase specific event liability insurance through either your homeowner's insurance agent, or through a provider such as Wedsafe, at <https://www.wedsafe.com/Pages/home.aspx>. Liability insurance for an event can be more affordable than you think, and provide you with protection against personal liability in case someone is injured at the event, or on their way home if drinking is involved. You will also need to take steps to ensure that minors do not have access to alcohol, and do your best to ensure that your guests who drink have designated drivers to safely get them home.

With a small guest list, you likely know your guests' favorite drinks, so keep it simple and the cost stays well within budget.

The Seating and Decorations

This is where little costs add up quickly, and they don't have to.

First, consider wedding favors. Most guests don't even take them home, so you can save money by not having them. Next, exchange fresh flowers for faux. You can create beautiful arrangements at a fraction of the cost. Also, consider potted plants for table centerpieces, which you can then take home. Candles provide another romantic centerpiece option at a low cost.

You can rent tables, chairs, and even a dance floor from a party supply company. Pick up some inexpensive tablecloths from your favorite big box store, or even a dollar store. Clear twinkle lights around the yard make it look magical, and you can tuck some of those silk flowers into bushes to enhance the look of the yard. Decorating is another area where the only limit is your imagination. You can search for ideas online using the words "backyard wedding decorating ideas". The images in the results can provide a lot of creative food for thought.

The Photographer

Pictures are what remain once the wedding is over, so this is an important part of your event. If you want a professional photographer, you can save money by calling some photography schools to see if any students want the job at a discount so they can build their portfolio. Also, if you have a friend or family member who enjoys photography, don't be afraid to ask them to take photos for you. At the least, you can place a couple of disposable cameras at each table and ask guests to snap pictures and leave the cameras on the table at the end of the reception.

You can also use a website like [Shutterfly](#) or [Eversnap](#), which let guests upload their digital photos to your album.

The Music

With some speakers and a playlist filled with the happy couple's favorite songs, there's no need to hire a band or a DJ. Just set speakers up near the dance floor, hit play, and start dancing! The best part (besides the zero cost) is that you know you'll love the music. You can even download music for the bridal procession.

The Rehearsal Dinner

With a small wedding, the rehearsal dinner doesn't need to be extravagant. Bring in some takeout and just spend time together relaxing before the big event, or go to a local restaurant instead of booking a big room and having it catered.

In reality, a lot of people don't even have a rehearsal, especially for a smaller wedding. That means there's no need for a special dinner.

The Honeymoon

The main point of the honeymoon is providing the newly-married couple a chance to spend time together and relax after the wedding. You can plan a trip to a nearby destination, such as a cabin in nearby mountains, or pick a location that has the best prices for the season in which you are getting married. For instance, some locations are more expensive in the summer, but the rates go down once the typical school year begins again for families. Even a couple weeks difference in time can make a difference in rates (for example, early August versus late August). This may become a factor in picking your wedding date. Researching hotels and flights to your honeymoon destination can help you determine when you might get the best rates. You can often save money by booking your flight and hotel together. You have an alternative option for funding the honeymoon. As long as you remember that it's never polite to ask people for money, or even for gifts, depending on your household needs, you might choose to forego a traditional gift registry and instead register with a site like [HoneymoonWishes](#). This lets guests contribute directly to the cost of the honeymoon.

Finally, remember that the real purpose of a wedding is to pledge your love for one another and demonstrate your intention to stay together forever. Your family and friends won't remember what you served as the main course; they'll remember the love they saw between you that day.

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