

# BUDGET BASIC\$

**F**or many couples, a wedding is the first major event they have ever had to plan and execute. It also might be the first time they have prepared and followed a budget, which is no small feat.

The equation for creating a wedding budget is seemingly simple: Think about what type of wedding you want, think about what type of wedding you can afford, and hope that those two images align as much as possible.

The cost of the average American wedding is on the rise at roughly \$32,000, according to a survey conducted by wedding planning giant The Knot. However, a wedding does not need to be a costly affair.

While it is easy to witness other couples' weddings or view endless stylized photos on Pinterest and feel like there is a standard to which you must adhere, most couples that go over budget do so not because they are trying to keep up with the Joneses. They spend beyond their budget because of assumptions they made and hidden costs, which add up quickly when you don't stay as informed as possible.

## Set Priorities

The entire day is important to you. It's your wedding day. But if you had

to pick three things that you would rather not compromise on, what would they be? Write them down.

Now let the stress of everything else go. Knowing what your priorities are and being on the same page as your spouse will help keep you both accountable. Also when planning your budget, keep in mind the things that are important to you — not just in the wedding, but afterward. This will help guide you toward financially smart choices. You don't want buyer's remorse over the money you could have put toward a new car or apartment.

## Have The Talk

As uncomfortable as it is to talk about money, especially with loved

ones, it is necessary for creating and maintaining a successful budget. Talk with your spouse. Talk with each of your parents and anyone else who might be contributing to your celebration.

You don't want to be in a position where you thought your parents were going to contribute a certain amount toward your wedding, only to find out halfway through that they are contributing much less, or not at all. It is not anyone else's responsibility to pay for your wedding, but if someone does wish to contribute, you need to know how much.

## Constantly Reevaluate

It is also important to realize that the categories you create in your budget exist to help guide you but are not set in stone numbers. Through your planning process, you might come to find that you allocated much less for photography than your local industry demands.

You might not need as much money for music as you originally thought because your cousin's up-and-coming band offered to play at a family discount. Regularly evaluating and reevaluating your budget keeps you on top of what things are actually costing you and allows you to reallocate funds as necessary.

— Green Shoot Media



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