

# Wedding Budget Checklist

A wedding budget checklist covering every spending category, deposits, hidden costs, and a clear payment schedule.

## Set the Foundation

- ☐ Determine your total budget, including any family contributions.
- ☐ Confirm who is paying for which parts of the wedding.
- ☐ Open a simple tracker or spreadsheet with a column for each category.
- ☐ Set aside a contingency fund of five to ten percent.  
This buffer absorbs the surprise costs that nearly always appear.
- ☐ Estimate your guest count, since it drives most variable costs.
- ☐ Rank your top three priorities to guide where to spend more.

## Major Cost Categories

- ☐ Allocate funds for the ceremony and reception venue.
- ☐ Budget for catering, including food, staff, and rentals.
- ☐ Set an amount for the bar and beverage service.
- ☐ Plan for photography and videography.
- ☐ Budget for music, whether a band or a DJ.
- ☐ Allocate for flowers and decor.

## Attire and Personal

- ☐ Budget for the wedding gown and alterations.
- ☐ Plan for the partner's attire and the wedding party looks.
- ☐ Set an amount for wedding rings.
- ☐ Budget for hair, makeup, and any trials.
- ☐ Allocate for shoes, jewelry, and accessories.
- ☐ Plan for the honeymoon as a separate line if applicable.

## Stationery and Extras

- ☐ Budget for save-the-dates, invitations, and postage.
- ☐ Plan for programs, menus, signage, and place cards.
- ☐ Set an amount for favors and welcome bags.
- ☐ Allocate for the cake or dessert table.
- ☐ Budget for transportation and any guest shuttles.
- ☐ Plan for the marriage license and officiant fees.

## Hidden Costs to Capture

- ☐ Add catering service charges and gratuities to your estimate.
- ☐ Account for sales tax on every taxable item.
- ☐ Budget for vendor overtime if events may run long.
- ☐ Include delivery, setup, and teardown fees.
- ☐ Plan for rental insurance or a venue damage deposit.
- ☐ Set aside money for vendor tips in labeled envelopes.  
Check each contract to see whether gratuity is already included.

## **Track Deposits and Payments**

- ☐ Record the deposit amount and due date for each vendor.
- ☐ Note every final balance and its payment deadline.
- ☐ Mark which payments are deposits versus final balances.
- ☐ Set calendar reminders a week before each due date.
- ☐ Compare estimated costs against actual quotes as they arrive.
- ☐ Review the full budget monthly and adjust categories as needed.
- ☐ Keep all receipts and contracts together for easy reference.