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.