
THE
WEDDING
BUDGET BLIND
SPOTS
WORKBOOK
Find the costs you might miss before you sign, pay or commit.
A practical planning workbook for couples organising their own wedding.
Wedding Budget
Venue
Catering
Photography
Flowers
Dress
Travel
Contingency

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How to use this workbook

This workbook is a decision aid, not a promise that every wedding expense is listed.

Use it before requesting quotes, before paying deposits, and again about 8–12 weeks before your wedding.

Costs vary widely by location, date, guest count and venue rules.

Your result in five steps

- Write down your current budget and commitments.
- Review the hidden-cost categories and mark what applies.
- Ask every supplier for an itemised written quote.
- Add taxes, service charges, transport and contingency where relevant.
- Compare the revised total with your affordable ceiling before committing.

What the symbols mean

CONFIRMED = in writing from supplier.

ESTIMATE = researched but not yet quoted.

UNKNOWN = must be clarified. NOT APPLICABLE = deliberately ruled out.

Use one currency consistently. The example amounts are fictional and are not market prices.

Establish your true budget

Begin with the maximum total you can comfortably pay—not the amount you hope suppliers will charge.

Keep money needed for rent, emergencies and other obligations outside the wedding budget.

If family contributions are involved, distinguish confirmed funds from offers that may change.

Prompt	Your notes
Affordable total ceiling	_____
Savings available now	_____
Confirmed future contributions	_____
Already paid (deposits and purchases)	_____
Unpaid committed amounts	_____
Unallocated balance	_____

Budget rule

Projected final cost = paid to date + remaining confirmed commitments + realistic estimates for missing items + contingency.

Never add deposits twice: a deposit is part of a supplier's total, not an extra fee, unless it is non-refundable and you change supplier.

The 12 hidden-cost categories

Read each category and record CONFIRMED, ESTIMATE, UNKNOWN or N/A. The purpose is not to add everything; it is to uncover the items that apply to your actual plan.

Venue

Setup and breakdown hours; extra access time; cleaning; security; furniture; power; heating or cooling.

Food and drink

Staffing; minimum spend; cake cutting; corkage; children's meals; dietary meals; late snacks.

Taxes and charges

Sales tax/VAT treatment; service charge; gratuity; payment-processing charges where lawful.

Travel

Supplier travel; delivery; mileage; parking; tolls; guest shuttle; accommodation.

Hire items

Tables, chairs, linen, glassware, crockery, dance floor, lighting, sound, heaters.

Flowers and décor

Delivery; installation; removal; storage; breakage; stands and vessels.

Photography/video

Overtime; second shooter; travel; albums; raw files; editing; licensing.

Clothing and beauty

Alterations; fittings; shoes; accessories; trials; transport; cleaning.

Paper and signage

Postage; place cards; menus; seating board; reprints; last-minute changes.

Ceremony

Officiant/registrar; venue fees; licences; rehearsal; music permissions.

Weather and backup

Tent/flooring; covered alternative; heating; umbrellas; cancellation windows.

After the event

Returns; damage fees; waste removal; thank-you cards; preserving clothing.

A practical reminder

The expensive surprise is often not one dramatic item. It is several small exclusions, minimums and logistics charges across different suppliers.

Supplier questions that reveal exclusions

Ask for the answer in writing. Adapt the wording to your venue, region and service type.

- What is the complete total for our date, guest count and location?
- Which items are excluded from that total?
- Are taxes, service charges or gratuities included?
- Is there a minimum spend or minimum guest number?
- What are the delivery, travel, setup and collection charges?
- How many hours are included and what does overtime cost?
- What is the payment schedule, and which payments are refundable?
- What could make the final invoice higher than this quote?
- What are the change, cancellation and postponement terms?
- Who handles breakdown, rubbish, returns and damage?

Supplier email you can adapt

Hello, we are comparing options for [date] and approximately [guest count] guests at [location].

Could you please send an itemized quotation showing inclusions, exclusions, taxes/charges, staffing, travel/setup, overtime, deposit, payment dates and change/cancellation terms? Thank you.

Worked example: the quote is not the final cost

Illustrative example only.

A couple receives a £4,000 venue quote and initially assumes this is their full venue cost.

After asking questions, they discover the following extras.

These numbers are fictional and should not be used as price benchmarks.

Item	Initial plan	Revised
Venue base hire	£4,000	£4,000
Furniture hire	Not included	£420
Cleaning and waste	Unknown	£160
Extra access hour	Unknown	£180
Delivery and setup	Unknown	£240
Illustrative subtotal	£4,000	£5,000

The revised illustrative subtotal is £1,000 higher, a 25% increase.

Taxes and other charges still need checking; the example deliberately does not assume a particular tax treatment.

What changed?

The couple did not find a “bad” supplier.

They found that the advertised base hire and the complete cost of using the space were different things.

The useful comparison is the same all-in scope for every venue.

Venue and catering cost traps

A venue can look affordable until you account for the services it does not supply.

Dry-hire venues may require more independent coordination, equipment and staffing.

Inclusive venues may have minimum spends, package restrictions or extra-hour charges.

Before signing a venue contract

- Confirm exact access and departure times, including supplier setup and breakdown.
- Check whether chairs, tables, linens, cutlery, glassware, sound and lighting are supplied.
- Ask about compulsory caterers, bar packages and minimum spend.
- Check accessibility, parking, transport, power and wet-weather alternatives.
- Clarify who is responsible for cleaning, rubbish, damages and return of hired items.

Before finalizing catering

- Clarify the headcount deadline and charges for late changes.
- Check staffing, service, equipment and kitchen access.
- Confirm children’s meals, allergies and special dietary requirements.
- Ask whether quoted prices include relevant taxes and service charges.

Contracts, deposits and payment dates

A quote is not the same as a contract.

Read the signed terms and ask for clarification before paying.

Rules on consumer rights, deposits, cancellation and taxes vary by jurisdiction; consult an appropriate professional for a dispute or significant commitment.

Prompt	Your notes
Supplier and contract version	_____
Total price and included scope	_____
Deposit and refund conditions	_____
Next payment and due date	_____
Final balance and due date	_____
Cancellation/postponement terms	_____
Overtime/change-order rates	_____

Red flags to clarify

- Verbal promises missing from the written agreement.
- A price that is not tied to a clear guest count or scope.
- Vague language about “additional charges as required.”
- No agreed process for approving changes or overtime.

Cut costs without creating new problems

When the revised total is too high, reduce the scope before taking on un-affordable commitments.

Compare savings with the time, risk and workload they create.

Choice	Potential saving	Trade-off to check
Shorter guest list	Food, seating, stationery	Relationships and venue minimums
Different day or season	Possible supplier/venue rates	Guest travel and availability
Fewer DIY projects	Labour and transport stress	May increase supplier spend
Simpler décor	Materials and setup	Check what venue already includes
Shorter supplier coverage	Hours billed	Do not miss important moments

Decision filter

For each change ask:

How much is genuinely saved?

What is the new total?

Who does the extra work?

What might go wrong?

Will the choice still feel right on the day?

Printable master hidden-cost audit

Copy or print this page for each major supplier.

Do not treat an unanswered field as £0.

Cost line	Status	Estimate	Confirmed
Base service	_____	_____	_____
Tax / VAT	_____	_____	_____
Service charge / tips	_____	_____	_____
Travel / delivery	_____	_____	_____
Setup / breakdown	_____	_____	_____
Hire / equipment	_____	_____	_____
Overtime / extras	_____	_____	_____
Cleaning / waste	_____	_____	_____
Other	_____	_____	_____
TOTAL	_____	_____	_____

Decision notes

Prompt	Your notes
Questions still unanswered	_____
Date written quote requested	_____
Person responsible for follow-up	_____

Supplier comparison sheet

Use this sheet to compare the same scope, not just headline prices.

Comparison question	Supplier A	Supplier B
Base price	_____	_____
Included hours	_____	_____
Guest count covered	_____	_____
Tax/charges included?	_____	_____
Staffing included?	_____	_____
Delivery/setup included?	_____	_____
Furniture/equipment included?	_____	_____
Change and overtime terms	_____	_____
Total comparable cost	_____	_____
Open questions	_____	_____

Payment calendar and cash-flow check

Even an affordable total can create a problem when several payments fall in the same month.

Enter every due date and keep a separate view of what money will actually be available.

Due date	Supplier	Amount	Paid?
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Cash-flow review

Prompt	Your notes
Largest payment month	_____
Funds available by that month	_____
Gap requiring a change to the plan	_____

Contingency and uncertainty register

A contingency is a reserve for realistic surprises, not permission to spend more.

There is no universal percentage appropriate for every wedding; choose a reserve based on uncertainty and your ability to absorb changes.

Uncertain item	What could change?	Next action
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Reserve decision

Prompt	Your notes
Unallocated reserve amount	_____
Where it will be held	_____
When it can be used	_____
Who must approve spending	_____

Final 20-minute budget review

Run this review before a major deposit, then repeat when guest counts or supplier scope change.

- □ All supplier totals are itemized and dated.
- □ Unknown charges have been asked about in writing.
- □ Deposits are counted toward totals, not added twice.
- □ Payment deadlines fit the available cash flow.
- □ Guest-count assumptions match the contract.
- □ Delivery, setup, staffing and overtime are covered.
- □ Contingency is included without exceeding the ceiling.
- □ One person owns each unanswered question.

Your decision

Prompt	Your notes
Current projected final total	_____
Affordable ceiling	_____
Difference	_____
Next three actions	_____

Common mistakes and how to fix them

Using the advertised price as the all-in price
Request a line-by-line quote for the exact date, guest count and scope.

Forgetting the last 10% of logistics
Check delivery, setup, collection, waste, transport and overtime.

Treating an estimate as a commitment
Mark every figure CONFIRMED, ESTIMATE, UNKNOWN or N/A.

Comparing mismatched packages
Normalise inclusions before comparing totals.

Ignoring payment timing
Maintain a due-date calendar alongside the total budget.

Assuming every extra applies
Rule out non-applicable costs explicitly rather than padding the budget.

Your next actions

You have completed the workbook when you can explain your current all-in projected cost, identify every material unknown, and show when the money will be needed.

You do not need perfect certainty; you need clear decisions and no silent assumptions.

Prompt	Your notes
Supplier to contact first	_____
Most important missing charge	_____
One cost to reduce or remove	_____
Date to repeat the audit	_____

How to use the other wedding tools

After checking costs, a venue comparison workbook can help make a fair pre-booking choice.

Closer to the date, a wedding-day handover pack can give a designated helper the timeline, contacts and decision responsibilities.

Notes