



Mind

the

TRAP!

Avoid easy-to-make wedding-spending mistakes with our expert guide

You want to make the most of your wedding budget, but the reality is that if you've never put together a celebration like this before, there are spending traps that can ensnare even the most financially savvy of couples. We've pulled together the potential budget-blowing scenarios you're most likely to encounter – and explain how to avoid them, so you can get on with the happy process of planning.

THE TRAP: Buyer's remorse

From the photographer and venue to the hair and make-up artist, our advice is always to make a decision and put down that first deposit as early as possible. You'd be amazed at how far ahead key suppliers are booked up. It's a similar story with the dress, if you're going down the boutique or bespoke routes, as you'll need to allow time to have it made and shipped, and for alterations. "I'd normally say start shopping around nine months

before the big day, to be on the safe side," says *You & Your Wedding's* resident fashion expert, Peta Hunt. "That's the dream scenario, as you'll have time for a leisurely search, and you can change your mind about the style you want if your wedding evolves." The issue, however, is that making important decisions at the start of the planning process also leaves time for doubts to creep in. You might come across a venue that seems more "you"; or a dress that makes you believe in The One; or a photographer whose style is spot-on. Suddenly, you're facing the prospect of at least one lost deposit. Make sure you check your contract carefully, so you know exactly what cancelling will entail financially. Easy as it is to say, the main way round this is to make sure you're confident in your decisions in the first place. Do plenty of research, and don't book anything unless you're both on board. Afterwards, stop considering other options. If you're leafing through our real weddings for décor inspiration,

for example, mentally filter out any elements you've already booked and concentrate on what you still need to include. And if you do spot something lovely? Remember all the reasons you booked your original choice. If you know you're a fashion magpie and are likely to suffer from dress regrets, it might be a good idea to leave your outfit search until slightly later – increasing numbers of designers are now offering off-the-peg options.

THE TRAP: Pay as you go

There are some people who have the ability to keep track of outgoings in their heads, even when it comes to large-scale spending. Take our lifestyle editor, Hollie Bond. "I've never been a lists or spreadsheets person and have managed to get through all of my financial life (including buying a flat!) without ever opening Excel," she says. "So, when it came to getting married, I felt confident following a pay-as-I-planned method. I knew my overall target budget and found it easy to estimate how much each major spend, from the venue hire to the wedding dress, should be. Afterwards, I didn't know what I'd spent down to the last pound, but I didn't go vastly over-budget either." However, this approach doesn't work for everyone. It's all too easy to lose track of how much you've spent – leaving you with a nasty shock when you finally do add everything up.

There are some excellent finance trackers out there to avoid this. We recommend the budget-planning tools from our sister brand Hitched, available on mobile and tablet. Not only can you enter what you've already spent, you can also add future deposits to be paid, giving you a clear overview of your budget throughout the process. Check it out at hitched.co.uk/planner/budget-planner

THE TRAP: Bargain goggles



We all have that never-worn sales item at the back of our wardrobes. Yes, as we clicked "buy now", a little voice was saying we were unlikely to wear a hot pink PVC jumpsuit, but at 70% off, it was such a bargain. Only it wasn't, because three years on, the price tag is still firmly attached. There's a similar syndrome with weddings. Certainly, there are deals to be had, particularly in post-Christmas sales and on Black Friday. But don't be seduced purely by a discount – it's not a bargain if you won't use it. "I bought 80 tea light holders

because they were on sale at £1 each," says bride-to-be Sophie. "It was only a few months later, past the time I could have returned them, that I realised they would look totally wrong in our venue. And then I also found out our venue doesn't allow candles." Making a pact with your partner to run purchases past each other might help to curb any impulse-buying tendencies either of you have.

THE TRAP: Un-savvy saving

We're all for saving money where you can. However, think carefully about which areas to trim. "The least enjoyable wedding I ever went to should have been amazing," says *Y&W's* commissioning editor Hannah Davies. "There were fireworks, a magician, a live band – but hardly any food. All I really remember about it was how hungry I was." Party-enhancing extras are lovely, but don't skimp on the basics in order to afford them. Good (and plentiful) food and drink and a comfortable



venue are really all you need for a memorable celebration – everything else is a bonus.

THE TRAP: Hidden costs

There are some small but potentially expensive areas that couples often overlook. When you're putting together your budget, don't forget to include postage for your invitations, outfit alterations and meals for on-the-day suppliers such as the photographer – these things can add up. Optional extras you may need to account for include gifts for your bridal party, hair and make-up trial fees, and tips for suppliers. Always check that quotes include VAT, and make sure you're aware of any price-boosting policies from your venue, such as a service charge, corkage and cakeage, clean-up and take-down expenses, and charges for using suppliers not on their preferred list. What's more, there are some potential post-wedding costs to factor in, such as thank you cards, wedding dress cleaning, photograph albums, preserving your bouquet and completing any unfinished homeware sets (plates, say, or cutlery) from your gift list.

Stealth SAVINGS

Wedding tweaks to keep you on-budget but still in high style

- Serve your cake as dessert – you'll save cash by not having this course, and ensure everyone actually tries your carefully chosen confection. Don't like cake? Don't have one! Serve a pudding course instead
- Ask your florist to reuse flowers from your ceremony at your reception, so you're not paying for two sets of blooms
- Choose a date outside the most popular period of May to September
- Have your ceremony and reception in the same venue
- When it comes to food and flowers, make sure you go seasonal
- A wow-factor venue means you need minimal décor.

WORDS BY HANNAH DAVIES. PHOTOGRAPHS BY GETTY IMAGES AND UNSPLASH