

Get thrifty

The MONEY DIET

We're not talking about counting calories – here's how cutting back your everyday spending can increase your w-day budget

After all the excitement of that just-engaged period, it's easy for a certain level of panic to set in. Unless you're planning a totally stripped back celebration – or enjoy unlimited funds – how exactly are you supposed to pay for a whole wedding? Are date nights a thing of the past as you scrimp and save to afford a photographer? Will you end up having to handmake every single piece of décor at your wedding, even though you hate craft? The good news is, a few simple lifestyle adjustments can make a huge difference to your outgoings over the course of a year – freeing up more money to put towards your celebration. Of course, you might decide to keep these savings for something else. But if there are certain wedding elements you'd love to have but aren't confident you can afford, these are the changes you can make to bring these within reach – without putting your lives on hold.

Coffee

THE SAVING: £2,110

This is the amount we spend in high street coffee shops, according to Research Without Borders, factoring in both the price of coffee (and perhaps the odd blueberry muffin) and transport costs if making a special trip there. Suddenly, your semi-regular flat white fix might not seem so appealing. If you can curb your caffeine-buying custom, you could put the savings towards an experienced, talented photographer to capture your day.



WORDS BY HANNAH DAVIES. PHOTOGRAPH BY TRUNK ARCHIVE. ALL SAVINGS ARE APPROXIMATE. *ACCORDING TO THE 21ST CENTURY BRIDE SURVEY 2018. BY YOU & YOUR WEDDING AND HITCHED. **BASED ON AN AVERAGE MONTHLY FEE OF £40.53 ACCORDING TO EUROPEACTIVE/DELOITTE

Bills

THE SAVING: £300

This is what you could save by switching electricity and gas suppliers, according to UK energy market regulator, Ofgem. We understand that feeling of exhaustion that washes over you when you think about the process of finding a new utilities deal. Make the effort, however, and you could save enough for a rather lovely wedding cake, such as the Gold Shimmering Hoop Wedding Cake, £249, from Marks & Spencer, or the Blossom Three Tier Pastel Pink Wedding Cake, £249, from Waitrose. Shop around for suppliers at moneysavingexpert.com. Increase your savings even more by looking for better deals on your other services, too, such as broadband, TV and home insurance. Make sure your contracts are coming to an end, otherwise you might have to pay exit fees. If your electricity and gas account is in debit, you'll need to pay this off in order to switch.

Mobile

THE SAVING: £457.20

On a pay-monthly mobile deal? As soon as your contract ends, switch to SIM-only rather than upgrading. This is where you pay for a package of data, minutes and texts, not the phone. Yes, it's nice to get a shiny new model, but if your current handset is still in good working order, you can make some serious savings. The average monthly price of a mobile is £45.60 per month, according to Ofcom. At the time of writing, Giffgaff had a SIM-only deal with 2GB of data for £7.50 per month, so making the change could save you £38.10 every month – more than £450 over a year. With this money, you could afford a photo booth or a magician. Or, you could hire some chic props, from light-up letters to beautiful table linens.

Food

THE SAVING: £2,605

We each spend £50.10 per week on average on restaurants and eating out, according to the Office of National Statistics (ONS). Over 12 months, that's half the average wedding food budget*, so anything you can save on dining out will help you give your guests a feast to remember. We're not suggesting you go full hermit, but before you go out for lunch or dinner, look for deals and offers. Websites such as [Opentable](http://Opentable.com) and [Bookatable](http://Bookatable.com) have deals from set menus to money off if you dine at certain times.

Debits

THE SAVING: £480

According to research by Sky Mobile, the average person in the UK pays out £40 per month in direct debits for products or services they never use. So, get up close and personal with your bank account. Set aside time to go through your spending and see if there's anything you're paying for that you no longer use. This should cover the cost of your ceremony fees – couples pay £468 on average to become legally wed*.

Fashion

THE SAVING: £1,042

This is the average amount we spend on clothes each year, according to the Great British Wardrobe Report 2017, so if you can shut down your Asos habit, you could make a significant saving – and this could go towards some lovely bridesmaid dresses. You could also get gorgeous bridal accessories, starting with a stunning pair of shoes, and then perhaps a veil, headpiece and jewellery. Can't quite kick the shopping habit? Only let yourself buy something if you'll then give an existing item of clothing to charity. For extra thrift points, you could also consider getting into selling. We all have that worn-once jacket, skirt or pair of jeans that somehow never quite makes it out of the wardrobe. Have a look on Facebook Marketplace or for a local buying and selling group. There are no joining or selling fees, so you keep 100% of anything you make.

Gym

THE SAVING: £486.36

This is what the average person pays for a gym membership a year** not including joining fees. In order to save some cash, it's a good idea to consider alternative ways to stay fit. There are lots of at-home apps, often free, with video classes and routines. We like Nike Training Club, which has everything from strength training to yoga; Qinetiq, which lets you live-stream classes; and SworKit, which has workouts for all fitness levels. And for a spend-free cardio hit, don't forget running – download the Couch to 5K app, which gives beginners a nine-week plan. If you struggle to imagine life without your gym sessions, consider switching to a no-frills option, such as PureGym or EasyGym. Or look into a fitness pass service such as MoveGB, which gives you access to classes and gyms. If you manage to save the full £486.36, that's almost a third of the average drinks bill*.

THE GRAND TOTAL

Remember, the per-household costs count for both of you, but you can double the per-person costs (mobile phone contract, gym, coffee, eating out and clothes shopping) if you're both getting involved. So if you ticked off every financial trick here, you could potentially enjoy a yearly saving of... £7,480.56!

SPENDING SECRETS

Want to supercharge your savings? Here are even more ways to streamline your spending

- ♥ Deactivate Apple Pay and use cash – it's surprisingly effective at making you aware of everything you spend
- ♥ Turn off the plugs for any electric items not in use – and don't leave chargers plugged in
- ♥ Consider switching to a cheaper supermarket – sometimes we end up loyal to one shop just because it's convenient, but you could buy the exact same items for less elsewhere. See if you can reduce your food bill at mysupermarket.co.uk
- ♥ To be a true saving pro, consider switching to own-brand products for household goods such as laundry detergent
- ♥ Have some meat-free weeks – according to the ONS, meat makes up a quarter of our weekly spend on food
- ♥ Get acquainted with voucher websites, which have an ever-changing range of codes for money off everything from fashion and beauty treatments to eating out – try groupon.co.uk and vouchercodes.co.uk
- ♥ Beauty addicts should check out beautypie.com. If you sign up for a monthly subscription, you can buy luxury skincare and make-up at high-street prices