

The costs couples forget

Nobody blows a wedding budget on the venue, they budget for that. Budgets break on the forty small things nobody mentions until the invoice arrives. Tick these off before you commit, and add 8–12% on top of your headline number.

VENUE & LOGISTICS

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| ☐ Overtime fees
Per hour, after a set cut-off. Ask the number before you sign. | ☐ Power / generator hire
Outdoor and marquee weddings. |
| ☐ Cleaning & damage deposit
Often refundable, but you pay it up front. | ☐ Restroom hire
Same. |
| ☐ Security staff
Required by many venues over a certain head count. | ☐ Wet-weather backup
Tent, marquee sides, or a plan-B room hold fee. |
| ☐ Parking or valet | ☐ Event insurance
Increasingly required by venues. |

CATERING & BAR

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| ☐ Service charge
18–24% on top of the food quote. The single biggest surprise. | ☐ Bartender / staffing |
| ☐ Corkage
If you supply your own wine. | ☐ Glassware, linen & china rental |
| ☐ Cake cutting fee
Yes, really, per slice at some venues. | ☐ Ice
Underbought at almost every wedding. |
| ☐ Vendor meals
Photographer, DJ, planner, videographer. Usually contractual. | ☐ Late-night snack
The thing guests remember most, oddly. |

ATTIRE & BEAUTY

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| ☐ Alterations
Two or three rounds is normal. Budget accordingly. | ☐ Steaming or pressing on the day |
| ☐ Undergarments & shapewear | ☐ Second outfit
Reception or send-off change. |
| ☐ Veil, shoes, jewelry
Rarely included in the dress budget. | ☐ Grooming for the other partner
Suit hire, tailoring, barber. |
| ☐ Hair & makeup trials
Often charged separately from the day itself. | |

STATIONERY & SIGNAGE

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| ☐ Postage
Square or heavy invitations cost extra. Weigh one first. | ☐ Day-of signage
Welcome sign, bar menu, seating chart, table numbers. |
| ☐ Save-the-dates | ☐ Escort & place cards |
| ☐ RSVP return postage
If you want replies, pay for them. | ☐ Thank-you cards + postage
After the day, when the budget feels spent. |

PHOTOGRAPHY & VIDEO

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| ☐ Engagement session
Sometimes bundled, often not. | ☐ Album or prints
Frequently a separate purchase from the shoot. |
| ☐ Second shooter | ☐ Rush editing |
| ☐ Travel & accommodation fees
Common for out-of-area vendors. | |

FLOWERS & DECOR

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| ☐ Delivery, setup & breakdown
Can be 15–20% of the floral quote. | ☐ Candles, votives & fuel |
| ☐ Rental returns
Late return fees are real. | ☐ Linens beyond the house stock |
| | ☐ Vase and prop deposits |

MUSIC & ENTERTAINMENT

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| ☐ Ceremony musicians
Usually booked separately from the reception DJ or band. | ☐ Overtime rate |
| ☐ Sound system / mics
Especially outdoors. | ☐ Meals and breaks for the band |

THE DAY ITSELF

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| ☐ Transport
Wedding party, parents, guest shuttle. | ☐ Welcome bags |
| ☐ Hotel room block deposit
You may guarantee unsold rooms. | ☐ Marriage license |
| ☐ Gifts for the wedding party | ☐ Officiant travel or donation |
| | ☐ Tips
5–10% of your total. Plan who gets what before the day. |

AFTER THE WEDDING

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| ☐ Dress cleaning & preservation | ☐ Thank-you gifts for helpers |
| ☐ Name change fees
Passport, license, documents. | ☐ Prints and framing |

The rule that saves budgets: hold back 5–10% as contingency and do not allocate it. If you never touch it, it becomes honeymoon money. If you do touch it, you avoid the conversation where something has to be cut in month nine.

USING THIS WITH THE HAVENKEPT WEDDING PLANNER

The planner opens with twelve categories, Venue, Caterer, Photographer, Florist, DJ / Band, Officiant, Baker, Hair & Makeup, Transport, Attire, Stationery and Other. Most costs above belong in one of those. For the two that don't, use **+ Add Category** on the Budget page:

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| ☐ Add a “Tips & service charges” category
Service charge runs 18–24% and tips 5–10%. Together they are too big to sit inside Other. | ☐ Add a “Contingency” category
Set it to 5–10% and leave it alone. |
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