

The wedding budget worksheet

Every category with its typical share of spend. Shares are typical figures from modeled estimates, not booking data.

CATEGORY	TYPICAL SHARE	ESTIMATED	QUOTED	ACTUAL
Venue & catering The site fee, food, service staff, and usually the bar — the single line most venue quotes bundle together.	38–45%			
Photography Coverage on the day, editing, and the digital gallery; albums and prints are usually priced separately.	8–10%			
Videography A highlight film and a full-ceremony edit; drone coverage and raw footage cost extra.	4–6%			
Attire Dress or suit, alterations, shoes, and accessories for the couple — the wedding party usually pays for their own.	5–7%			
Flowers & décor Bouquets, boutonnieres, ceremony arrangements, centerpieces, and the installation labor that quietly doubles the stem cost.	7–9%			
Music & entertainment The reception band or DJ, plus ceremony and cocktail-hour musicians if they are booked separately.	5–8%			
Stationery Save-the-dates, invitations, postage, and the day-of paper — programs, menus, escort and place cards.	2–3%			
Transport The getaway car and any guest shuttles between ceremony, reception, and hotels.	1–2%			
Hair & makeup The trial plus day-of services for the couple; wedding-party services are often paid by the party themselves.	1–2%			
Favors & gifts Guest favors or welcome bags, plus thank-you gifts for parents and the wedding party.	1–2%			
Rentals Tables, chairs, linens, tableware, lighting, and tenting wherever the venue supplies none of it.	3–5%			
Cake & desserts The cake and any dessert table; many caterers add a per-slice cutting fee for cakes brought in from outside.	1–2%			
Officiant The officiant's fee or church donation, plus any required pre-marriage sessions.	0.5–1%			
Rings Both wedding bands — resizing and engraving are usually included in the quote, insurance is not.	2–3%			
Accommodation The wedding-night room and any getting-ready suites you book yourselves, as opposed to guest room blocks.	1–3%			
Insurance Liability and cancellation cover — many venues require proof of liability before load-in.	0.5–1%			
Contingency Unallocated on purpose. The overruns land here instead of on a credit card in the final month.	5–8%			
Miscellaneous The marriage license, vendor meals, tips not attached to other lines, and the things no list predicts.	1–2%			