

Unexpected Event Costs to Add to Your Budget

Sticking to your budget is one of the trickiest parts of event planning— especially because there are so many hidden costs. Below are some items you may not have budgeted for. Add them to your checklist!

Marriage License

Your marriage license will typically cost between \$20 and \$100, depending on where you're getting married. And in most states, you won't automatically receive a copy of your marriage license after it's been filed – you'll need to pay for that, too. MBD recommends you get a number of copies of your marriage license. If you are changing your name, adding a name to accounts, etc... you will need a real copy of the license, not just a photocopy.

Day-of Stationery

In addition to invitations – you also need to think about programs, escort cards, place cards, menu cards, and any other day-of needs you may encounter.

Postage

When choosing your invitations, be sure to consider carefully – Extra weight and thickness adds cost. Some invitations can set you back \$1 or more in postage fees. Also, don't forget that you also need stamps for your save-the-dates, RSVP cards, and thank-you notes.

Beauty Treatments

You've already set aside money for your professional hair styling and makeup application on the wedding day – but remember that you may need more than one trial for each in order to feel fully comfortable on the big day. Also, keep in mind any pre-wedding beauty treatments you may want to indulge in, from a mani/pedi to a spray tan to a massage. If there's a more expensive service you are dying to try, look for deals via daily deal sites like Living Social and Groupon.

Your Bachelorette Party

Bachelorette parties today are bigger than ever; more and more groups are planning weekend getaways, like a Vegas excursion or a girls' beach trip. And even though the maid of honor and bridesmaids are supposed to pick up the tab for the party, many brides end up paying for their own airfare or part of the hotel bill to help alleviate costs for their girls – especially if the bride-to-be is the one pushing for an overnight excursion. Stay close to home to avoid extra travel costs. You will have fun with your girls no matter where you go. Choose a luxe hotel or find a big house to rent near your home, and plan activities to keep the fun going!

A Hotel Room for the Night Before

If you and your bridesmaids are planning on getting ready in a hotel suite, pay attention to check in/check out times – you'll often need to book the room for two nights in order to have the morning to get ready. Many hotels will not guarantee an early check-in on the wedding date. To be safe, and especially if you have a larger bridal party, you might want to consider reserving your room for not just the wedding night, but the night before as well. This way, you can check in at your leisure the night before, sleep a little late, order room service, and enjoy a relaxing day of pampering and getting dolled up.

Meals on the Wedding Day

Whether you're getting ready at home or in a hotel, your bridesmaids will likely be with you every step of the way. Don't let them starve! Keep it simple with bagels and fruit for breakfast and a platter of sandwiches for lunch. And don't forget the champagne!

Forgotten Items

"Wedding brain" can affect even the best of us – and if you're not getting ready in your own home, it's far too easy to forget something and need a last-minute replacement. We recommend starting your packing list at least a week before your wedding, and have a trusted loved one look it over as well to make sure you're not forgetting anything.

Alterations

Unless you're *extremely* lucky, your wedding gown is going to require some alterations, whether that means hemming the gown, taking it in (or letting it out), or structural changes (like adding straps). Some salons offer a flat fee, while others will charge you for every alteration. This can run you several hundred dollars, so don't blow your entire fashion budget on the gown.

Undergarments and Accessories

Also, save room in your fashion budget for the extras: Your veil, shoes, undergarments and/or shapewear, and jewelry, which can set you back \$200 to \$500 or more. You can cut costs by making your veil or jewelry your "something borrowed."

Pre-Wedding Party Attire

Another forgotten fashion item: Cute dresses for your pre-wedding events. From the engagement party to the bridal shower to the bachelorette party to the rehearsal dinner to the day-after brunch, you'll be celebrating all year long with your nearest and dearest. Save money by re-wearing dresses you already own – you don't need a little white dress for *every* party just because you're the bride.

Transportation for Guests

While you're generally not responsible for how guests get to and from your wedding, it becomes your concern if a guest gets too intoxicated to drive home. If you can't recruit a friend or family member to provide the necessary transportation, research local taxi or shuttles so your guests have options.

Unexpected Guests

Inevitably, a guest who RSVP'd "no" will turn up anyway, a clueless friend will show up with an uninvited plus one, or your cousin will bring her kids even though you specifically said no kids were invited. As rude and upsetting as this may be, it should be anticipated by planning ahead for a couple extra dinners and place settings.

Presents for Parents and Other Family Members

You already know that you'll need gifts for your hardworking bridesmaids, groomsmen, flower girls, and ring bearers. But don't forget about your parents! Consider an engraved frame, an IOU for a parents' album after the big day, or even a second honeymoon package. It doesn't have to be costly – the emphasis should be on remembering them. But if you calculate these costs, you won't be surprised down the road. Some couples also opt to give small gifts to other family members, like grandparents and any siblings not included in the bridal party. Purchase these gifts early in the planning process so the expense doesn't hit you at the last minute.

Welcome Bags

While these are certainly not required, gift bags are a lovely touch if you're hosting out-of-towners. They may include handwritten welcome notes from the bride and groom, fresh fruit or flowers, snacks, bottled water, a schedule of events, brochures for local attractions, and a city map.

Favors

Favors can cost anywhere from \$3-8 (or more) per person, which can make a sizable dent in your wedding budget depending on the size of your guest list. A few ways to cut costs: Opt for one favor per couple rather than per person; go for a DIY option if you're feeling crafty, or skip favors altogether – they're definitely not required, and most guests won't even notice if you don't have them.

Month-of/ Day-of Coordinator

So many DIY brides decide at the last minute that they'll need a little help on the big day. You really don't want to be stuck taking calls from your florist and band on your way to your first look, do you? Enter the day-of coordinator, which can run you about \$700 to \$2,000. A wedding coordinator can bring you peace of mind. He/she is an advocate for the bride and groom, looking out for every detail and their best interest.

Vendor Meals

Your photographer and videographer will be with you for 8+ hours on the wedding day; they're going to need some fuel to keep making sure you look your best all night long. Vendor meals are usually much cheaper than guest entrees, but depending on the size of your band, number of photographers, videographers and coordinators, you may be looking at a few hundred dollars extra. Discuss this with your caterer to see what your options are.

Including Yourself in the Final Count

Unfortunately, the bride and groom don't eat for free at the wedding. Don't forget to include yourselves in the final head count for your reception venue and your caterer.

Videography

Couples often think they don't need a videographer because photos will be enough. Down the road you may feel differently. Trying to squeeze in a major vendor like videographer without properly budgeting for it can be a cause for concern. Fees for videography can vary wildly, from a few hundred to a few thousand dollars, depending on what you're looking for. If you're wishy-washy on video, set aside the money anyway – then, if you decide you really don't need it, you can reallocate the money later on.

Reception Lighting

A simple addition of up-lights around a reception area can cost between \$200 - \$1,000, but can make all the difference in the mood of the room ~ so it is best to plan ahead. Other popular lighting options: Pin-spotting (to highlight centerpieces or accent areas, like the cake display), a wash (general room color or dance floor), and a custom-designed gobo projection, such as a monogram. But lighting isn't just an "extra" – if you're planning an outdoor wedding, it's a requirement. Consider hanging bistro lights, chandeliers or lanterns to create the perfect rustic-chic space.

Sound

Having an outdoor wedding? Invest in a sound system if you want your guests to actually be able to hear your vows. It doesn't matter if you're only having 50 guests – without a sound system, your guests will struggle to hear your ceremony, and that means they'll miss out on the heart of your wedding. And if you've hired musicians to play as you walk down the aisle, they also need to be amplified, or those songs you've so carefully chosen will be wimpy instead of powerful.

A Backup Plan

You know that if you're planning an outdoor wedding, you should have a tent on stand-by in case of rain. But even if you luck out with sunshine on the big day, the previous day's weather can become an important factor. If there is the slightest issue with bugs or any dew or moisture on the ground (let alone an actual rainstorm!), your whole event could be ruined. We suggest planning a floor with your tent from the beginning. For a more budget-friendly option, opt for an interlocking plastic floor, which is typically covered with carpet or Astroturf. The more spendy option is a sub-plywood flooring, where the tent company builds a floor and covers it with your choice of coverings. It's more expensive, but the advantage is this type of floor is level and polished.

Gratuities

When you're already paying astronomical costs, it can feel downright painful to add a tip on top of that – if you didn't budget accordingly. MBD recommends allotting 5 to 10% of your overall budget to gratuities. Keep in mind, some vendors (like your venue or caterer) may already include gratuities in your quote, so check your contracts carefully. * Be sure to reference My Big Day's helpful document, "Tipping Tips"

Sales Tax and Service Charges

Check over your contracts carefully to ensure that sales tax is included in the quoted price; otherwise, you may be in for a surprise when you receive your final bills. It may sound insignificant, but when you're talking amounts the size of a reception bill, the taxes can add up.

Also, service charges are not the same as gratuities; "Sometimes, for example, a private club or hotel will just charge an 18-27 % service charge for administering the wedding. This money is not distributed to tipped employees and gratuities may be left to your discretion, which could double the money you need for 'service.' Additionally, the "plus plus" can make a huge difference. If a caterer quotes you \$110 per person ++, that means that you will also need to add service and tax on top of that quote." Those two tiny plus signs can add as much as 30% on top of the base cost. In this scenario, that miscalculation would equal \$5,000 of unexpected catering costs for a 150-person wedding.

Overtime Costs

Whether your wedding runs over the allotted time because you got a late start or because you choose in the heat of the moment to extend it, keep in mind that you'll have to pay for any time outside of the contracted time. When you're in party mode, it's easy to say, 'party on! But be sure to know ahead of time what the overtime charges will be. The venue usually has an option to extend – for a price – but don't forget your other vendors, such as DJ or band, photographers and videographers. They will also have overtime fees and will most likely need to be paid on the spot to continue. Some venues have a hard stop ending time based on their local city ordinances. If this is the case, consider moving the party to an 'after party' location.

After the Wedding

Unfortunately wedding costs don't end after "I do." Unless you want to be spending your wedding gift money on thank-you cards, cleaning and preserving your gown, and making prints of your favorite wedding photos, set aside that money ahead of time. Consider adding a few hundred dollars to your stationery budget for printing pictures and thank you cards.

The "Other"

Already included all of the above items in your budget? Congratulations, you budget-savvy bride! But regardless, every bride should set aside 10 - 20% for "the other." 'Other' is when the flower delivery got stuck in a storm, and you have to hire a local florist to use local flowers. 'Other' is for when the power suddenly goes out and you have to go buy 200 candles. 'Other' is for the broken nail that broke so low you have to get a full set of acrylics at the last minute. If you prepare for the unexpected ahead of time, you won't be left scrambling to come up with extra cash at the last minute!