

budget

SPECIAL

Big on plans but low on funds? Make your cash go further with our must-read guide

WHO PAYS FOR WHAT?

It used to be simple: it was up to the father to foot the bill. And for many, this is still true. 'Where money is not an issue, the bride's parents still pay, and I can't see this going away totally,' says Rebecca Gregory at Temple Gregory Wedding Planners.

However, today it's not uncommon for both sets of parents to contribute, or for couples to pay for the day themselves. 'Many of my clients are 30-plus and have good incomes. They feel it's only right that they pay for their wedding,' says Kelly Chandler at The Bespoke Wedding Company.

Whatever path you choose, get together with your parents to set out your plans so everybody knows where they stand. According to Marie Haverly of Isabella Weddings, 'It's easier for family members to actually buy an item such as the cake. This way, they get to see what their money has paid for rather than being lost in the budget.' And remember – if you want a bigger slice of the wedding cake, expect to pay your way.

This is the traditional division of responsibilities according to Debrett's (debretts.com):

The bride Something old, new, borrowed and blue • Groom's wedding ring • Hairdressing and make-up • The going-away outfit

The groom Bride's engagement and wedding rings • Wedding outfits for him, the best man and ushers • Transport to the ceremony for him and the best man • Bouquets • Buttonholes • Civil/religious/register office ceremony fees, plus extras (bells, choir) • Presents for bridesmaids, ushers and best man; presents for the bride and groom's parents (the bride may contribute)

• The going-away transport and wedding-night hotel
• The honeymoon (holiday, visas, spending money and insurance)

Bride's family Press announcements for engagement

• Wedding planner fees and wedding insurance • Invitations and postage • Bride's dress, veil, shoes, lingerie and jewellery • Bridesmaid dresses, pageboy outfits and accessories • Order-of-service sheets • Transport for the bride and bridal party • Photography • Church and reception flowers • Reception venue hire and decorations • Catering and drinks • Menus and place-name cards • Seating-plan chart • Toastmaster • Wedding cake • Favours • Reception entertainment • Overnight accommodation for close family

Satin dress,
Augusta Jones

THREE BRIDES REVEAL THEIR BIG-DAY MONEY MATTERS

'My parents paid for 80 per cent of the wedding, including my outfit, the church, reception venue, food and entertainment. We paid for the elements really personal to us: the transport, our rings, groomsmen and bridesmaids' presents, my husband's outfit, and my hair, make-up and lingerie.' Lydia Mansi, 27

'We paid for our wedding ourselves. We spent a year saving up for it, but it made us focus on what was important to us. To get our families involved, my mum made the cake, my dad helped us choose the wine and my husband's parents contributed towards our honeymoon in Bali.' Susan James, 32

'My husband Ian and I, his parents and my parents all paid roughly a third each. Separately my dad paid for my dress, and Ian and I paid for our honeymoon. We didn't ask our parents for money – it seems a bit awkward to ask for thousands of pounds – but they just offered to pay.' Madeline Baker, 33

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