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50 BRILLIANT BUDGET BOOSTERS

Make your wedding fund work harder with our guide to the smartest cost-cutting strategies ever!

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Counting pennies doesn't mean scrimping on style. To prove it, we've rounded up genius tips, from simple cash-saving tweaks to crafty details you can make on the cheap. Start here with 20 costs to watch out for, then read on for more tricks, plus inspiring photos from jewellery designers Artemis Russell and Nao Utsumi's amazing DIY day...

Church bells aren't free

In 2011, the legal fee for an Anglican wedding will be £321.50 (which covers the vicar, church, banns and legal certificates), but remember to factor in extras such as a choir, bell-ringers or an organist. "All of these are charged at the church's local rate, so get a quote from your vicar at your first meeting so you know what the final bill will be," says Church of England spokesperson Ruth Green (yourchurchwedding.org).

Civil ceremonies cost, too

It varies by local authority, but there'll be an additional charge if your registrar attends your venue rather than performs the ceremony in the register office. In Westminster that fee starts at £325 for weekdays and jumps to £490 for Sundays and bank holidays. But, for a local resident to marry in that register office, it costs £67: £33.50 to give notice and £33.50 to register the marriage.

Pre-order paperwork

Official marriage certificates cost £3.50 each before the wedding day, but that rises to £7 afterwards, and up to £9 once the register is archived. Not a huge amount of money in the greater scheme of things, but better to plan ahead and keep it in your pocket rather than handing it over to someone else. "We suggest purchasing extra certificates in advance, to cover things like changing your name on official

documents such as your passport or driving licence, or confirming the change in marital status to embassies, pension companies and banks," says Juliet Holmes, registration and ceremonies officer at the Westminster Register Office.

Getting the right fit

You may have found the dress of your dreams, but alterations are generally not included in the ticket price. Expect to schedule an average of two extra appointments, where a seamstress will do everything from take up the hemline to adjust the waistline and bodice. "The price depends on the initial cost of your dress, but I'd budget around £150 to £200," advises wedding planner Kelly Chandler (thebespokeweddingco.com).

Don't forget delivery

"In all the excitement, the bride might not think about set-up fees when she's choosing the flowers,"

says florist George Mackay (georgemackayflowers.com). "I set prices by distance from my studio, but everyone does it differently so discuss the costs with your florist."

Relocating your flowers

Reusing ceremony arrangements as reception decorations is a fab way to save, but find out if your florist charges extra to relocate them. "If you're using your flowers at two different venues, like a church and a hall, we charge £50 to move them," says George. "To save money, recruit friends and ushers willing to do it for free!"

Ask about envelopes

"In addition to delivery, it's always worth checking that your stationer includes envelopes," says Vici-Jane Kohring of Artcadia (artcadia.co.uk).

Custom design = custom price

Can't find what you're looking for in your stationer's catalogue? "A lot of suppliers will charge for design if you want anything bespoke, so you've got to factor that in," says Vici-Jane.

All those stamps

The last thing you want to think about when browsing gorgeous stationery designs is the price of postage, but you'll need to budget for a stamp per invitation (plus extra charges if you're inviting any guests from abroad). The same goes for your Save The Dates and thank-yous.

Hiring a videographer?

"If you make a DVD of your wedding, some ceremony musicians are entitled to charge extra for their performance," explains Ruth. "Find out the situation at your church early on."

Minimum spends

Venues often set a minimum headcount and price per person, so be sure you're choosing the right space for the size of your group – otherwise, you'll end up paying for places you haven't used, or scrambling for seat-fillers at the last minute.

Feeding your team

Suppliers who are there for the bulk of your celebration (the photographer, the band, the planner – probably about 10 people in total) will need some sustenance, and that's going to cost you. "I ask venues to do something like lasagne and chips, which is cheaper than the event menu but filling," says Kelly. "They should be charged at about half the price of your guests' meals."

Is service included?

"The expectation is yes, but I did work with a venue this year that added a 12.5% gratuity to



RINGING TRUE
As creators of Rust Jewellery (rustmadeinengland.com), Artemis and Nao crafted their own rings (right)



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the bill," Kelly adds. "So be aware of any extra line items in your contracts."

Working with a blank canvas

Hiring chairs, cutlery, crockery, linens and glassware can really add up, whether you're starting from scratch with a barn or marquee, or just choosing pieces you prefer to a venue's default. "You could easily spend £15 a head, and for 100 guests that's £1500," says Kelly. A better option? "Lots of brides will use what the venue has, but customise one item like the glassware. That would be more like £300."

Securing your marquee ...

If you're having one built a few days before the event, you may need to hire someone to look after it, especially if it's in a field somewhere and not just in your backyard.

...and insuring it

It's also wise to take out insurance to protect yourself against damage to the marquee itself. "Our marquee cover includes the generator, fixtures and fittings so you're not liable to the marquee company if something happens while it's on your property," says Dave Simms, direct personal lines manager for Ecclesiastical Insurance (ecclesiastical.com). "Up to £30,000 of cover costs £75, and up to £50,000 is £105."

Hefty corkage fees

Sourcing your own booze can be a huge cost-saver, but many venues and caterers will tack on a big charge. "Even if you've found wine for £5 a bottle versus the £20 wines on their list, it might cost you £15 per bottle in corkage," says Kelly. "Alcohol is where they make their money, so they'll discourage you from bringing your own." Don't go buying champers on offer until you've checked their policy!

Setting the mood

"Lighting sometimes gets forgotten," says Kelly. "It's generally a 'nice to have' rather than an essential, but in a marquee it becomes really important. Think about using spotlights onto the tables, uplighting and, of course, candles."

May I take your coat?

Saying 'I do' in a chilly autumn or winter month? Be sure to ask if coat-check services are included in your bill. If you have an outside caterer or a marquee, there may be a charge.

The extra factors

It's easy to leave your groom's new socks or insoles for your heels off the list, so budget for a few hundred in incidentals. And set cash aside for thank-you gifts – your maids, ushers and parents have gone above and beyond to make your day a success, so it's important to show your appreciation.

YOUR BUDGET



CHEAP THRILLS

It's the little things that count: a single bloom as a pew end, or bold paper decorations at your venue



10 WAYS TO TRIM YOUR BOTTOM LINE

Save money and still look stylish (no one will notice – we promise!)

1 Set up a free wedding website

"A lot of couples like to use extra inserts in their invitations for details on accommodation, directions and the gift list, but free websites allow you to put all that vital information online," says stationer Vici-Jane. Less paper means lower printing costs – and less postage. Set up your own site using our free planning tools at youandyourwedding.co.uk/wedsimple.

2 Recruit on campus

"Hiring student musicians is a great way to save, plus they're eager to please," advises planner Erika Unbehaun of FlutterFly Events (flutterflyevents.com). "I also recommend finding a talented art student to do your calligraphy." Check out campus notice boards for flyers, add a request post to career-office websites at local universities or contact nearby art colleges.

3 Create a tasty optical illusion

"If you love the grand look of four tiers but don't have the budget, you can create a cake that looks huge with dummy

Styrofoam tiers," says planner Siobhán Craven-Robins (siobhancraven-robins.co.uk). Just make sure you cut through the real thing on the day!

4 Borrow your bling

Got your heart set on diamond chandelier earrings or a 10ct tiara? Live out your princess fantasies while saving hundreds of pounds by renting your jewellery from Diamond Thrills (diamondthrills.co.uk), suggests Erika. You can hire a £12,000 bangle for £375, or chic £2000 studs for £95.

5 Stick to pretty seasonal flowers

It's an obvious way to maximise your floristry budget, but it makes aesthetic sense too. "Nature is clever, so seasonal flowers always look and feel right for the time of year you're marrying," says florist George. "It feels a bit weird to use sunflowers at Christmas or red berries in the middle of summer."

6 Tweak your aisle style

"Rather than expensive pew-end bouquets, use colourful ribbon trails," suggests

planner Kelly Chandler. "Or line the aisle with candles and scattered petals. Many florists will include fresh confetti for free with a large order."

7 Throw in some greenery

"Foliage is the easiest way to keep floral costs down," explains George. "It's a matter of filling space, and foliage fills the gaps much more cheaply than additional flowers." For a rose bouquet, you might need 20 stems at a cost of about £70, but if you cut that to 10 stems with some lovely greenery, you can shave 25% off the original price.

8 Focus your efforts

"Don't spread yourself too thinly," says Kelly. "Rather than slashing costs on six different areas, pick three priorities that you absolutely must have and do those really well." So, depending on what's most important to you, consider splurging on the centrepieces but cutting the menu cards, or have an amazing cake but forgo the decorative charger plates at each place setting.

9 Make details multitask

"If you want to give favours, find something that will also add visual impact to the room," says Erika. Think colourful crackers, or iced biscuits that can triple as a bonus dessert item.

10 Lose on booze

Kelly recommends limiting your boozy selection to just a few options – including man-friendly brews. "A lot of guys don't like cocktails, so have beers served in nice glasses," she says. "It's cheaper and your male guests will appreciate it more than a crazy concoction." Think about the toasts, too. If you're strapped for cash, you can achieve the same celebratory vibe with cava or prosecco as you can with a much pricier champagne. Bottoms up!



MONEY-SAVING VOCABULARY

Five key wedding words that can help you hold on to more of your £££s

Instead of engraved invitations, TRY THERMOGRAPHY

Looking for clean, classic stationery? The results are largely the same, but hand-engraved invitations can cost more than twice the price of invites that have been thermographed, explains James Judson of London's Gee Brothers stationers (geebrothers.co.uk). "With engraving, a copper plate is literally engraved backwards by hand and the plate is then stamped onto each card," says James. "Thermography is a more economical alternative that still gives you a raised print and a traditional-looking result, but in days rather than weeks."

Instead of letterpress stationery, TRY DIGITAL

If playful invitations sound more your style, letterpress and digital printing techniques both offer more freedom to incorporate multiple colours, typefaces and design elements. But like engraving, letterpress is labour intensive and therefore expensive (text and images are literally pressed into the paper, creating a vintage,

textured feel). "In our shop, a digital invitation is normally about 25% cheaper than letterpress," says stationer Vici-Jane. "We also charge a £30 set-up fee for any letterpress orders of 35 pieces or under because of the extra work that is involved." Go for digital and you can choose the same design at a lower cost – though with a slightly less dramatic finish.

Instead of a wired bouquet, TRY HAND-TIED

"If your florist has to literally wire each flower into a structured bouquet, it takes hours, so you're paying for their time," explains florist George Mackay. "That's why a wired bouquet costs about 50% more than a hand-tied bouquet, even though they use the same flowers. The hand-tied bouquet will also have a real simplicity and naturalness to it."

Instead of sugar flowers on your cake, TRY FRESH

"Sugar flowers can take absolutely hours to make – especially if they have lots of sprays and leaves, which are bound together with wires – and can cost anywhere from £50 for two or three blooms to £500 for a really elaborate display," says cake designer Zoe Clark (zoelarkcakes.com). Keep the floral feel but cut costs by accenting

A wired bouquet costs about 50% more than a hand-tied bouquet using the same flowers

your tiers with fresh flowers in your chosen colour scheme instead. "Just check that they're not toxic first!" adds Zoe.

Instead of a wing and a prayer, TRY INSURANCE

To protect the bulk of your investment, consider taking out a wedding insurance policy that will cover you in the event of supplier failure (i.e. your caterer or photographer goes out of business, taking your deposit with them), liability (often required by stately homes and historic venues) and, in the worst-case scenario, cancellation due to illness or accident. "When you compare the cost of a wedding with the cost of an insurance policy – usually less than a couple of hundred pounds – it's not a big expense proportionally, and it covers you for lots of eventualities," says Kelly Chandler. Check out events-insurance.co.uk, eandl.co.uk, ecclesiastical.com and debenhamsweddinginsurance.com.

THE PRICE IS RIGHT

Seal the deal on your terms with these top negotiation techniques

Do your homework

Savvy brides never walk into a meeting blind, so swot up ahead of time on the going rates. With a rough idea, you can quickly establish how each potential supplier fits into the marketplace.

Shop around

Plan to meet with at least three different suppliers in each category. Even if the first one seems amazing – and you may end up booking them after all – it's worth your while to compare prices first. And if someone's offering a better price, don't be afraid to mention that to others you meet with. They may be able to sweeten their deals, too.

Exploit economies of scale

The more goods or services you're seeking from a certain supplier, the more flexibility they'll have on pricing. So increase the power of your negotiating position by shopping in bulk – from your stationery (get your 'We're engaged!' announcements, Save The Dates, invites, menus, thank-you cards, etc all at the same time) to your outfits (many bridal boutiques offer a discount if you buy all of your maids' dresses in one go).

Get a quote, not an estimate

While an estimate is simply a supplier's best guess at what a particular service will cost (and is also subject to changes in cost of their materials, time spent on the job, etc), a quote is a fixed-price offer. Whenever possible, get them to commit to a quote – in writing, of course. You can also use these quotes to bargain with other suppliers.

Know when to stop fighting

Being firm and sticking to your budget is essential – but being unreasonable is a recipe for wedding-planning disaster. If you've found a supplier you click with who perfectly gets your vision (and you're not plunging yourself into debt to afford their services), don't blow the deal out of stubbornness or unrealistic price expectations. After all, you are building the day of your dreams here!



SEW SWEET

Artemis used paisley and floral fabric to add a folksy touch to her big day



10 EASY DIYS

By Y&YW art editor Kate Hornby

1 Take the cake

Buy plain, stackable cakes in three different sizes (at M&S or Asda), then decorate them yourself by wrapping beads or ribbon around each tier, adding mini paper bunting made from coloured paper, or using a cute cake topper you spotted online.

2 Flower power

Create bouquets for you and your maids by tying a small bunch of your favourite blooms with a piece of lace or ribbon. Or try making your own centrepieces by collecting glass bottles, tins and vintage teacups to display a few colourful stems.

3 The rainbow connection

Make your own confetti – perfect for adding colour to guest and dessert tables, or even the aisle itself – using pretty patterned or tissue paper and craft punches in cute

shapes (think hearts, flowers or stars from hobbycraft.co.uk).

4 Stamp it

Save on calligraphy costs by using rubber stamps to create everything from personalised invites and thank-you cards to sweetie bags for after-dinner treats. Find lovely sets, from the alphabet to animals and symbols, at papernation.co.uk.

5 Dim the lights

Display tealights in old jam jars (get friends and family to wash and save their empties) and cover with lace or paper doilies for mini table lanterns that project pretty patterns when the sun goes down.

6 Getting lacy

For a really simple but gorgeous decoration, fold doilies in half and thread ribbon or string through the middle, then hang around your venue.

7 A winning line-up

Peg up old photos of you and your groom (or family wedding pics) on a length of rustic twine for a washing line-style display.

8 Sweet treats

Buy big tins of decorated biscuits or chocolates, split them up into individual cellophane bags and tie with ribbon or lace to create lovely favours.

9 Place of honour

Add a splash of colour to each place setting (and visual impact to the whole room) by tying a short piece of vibrant ribbon around white napkins.

10 Pop some corks

Wine corks are a very chic – and easy – way to display your place cards. Simply make a slit in the top and slot the card in. Or, for an extra-festive touch, use champagne corks.