



SUNSHINE
LOANS

ULTIMATE GUIDE TO A

Budget wedding

Your perfect day is rarely cheap and wedding budgets almost always blow out. However, with our handy wedding budget checklist and our top tips to cutting back on those unnecessary nuptial costs, you'll be able to stay true to your wedding budget without skipping on class!



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You're engaged!

WHAT'S NEXT?

So... they've/you've just popped the question and while champagne bubbles are overflowing and relatives and friends are being told the exciting news, you begin to wonder – “how am I going to afford this wedding?” Don't worry, we're here to help!

At first glance, you might be overwhelmed at your sizeable wedding checklist in comparison to your limited wedding budget.

Take a deep breath.

Achieving your dream wedding is not out of reach. Figuring out what you're prepared to compromise and cut back on will help you work out what is really important to your big day.

It's a good idea to get in early and secure big ticket items like your ideal venue, entertainment and catering. You want to receive early-bird discounts and also benefit from a greater range of choices, as

the more affordable and in-demand suppliers will book up early. Booking far in advance also gives you more time to learn the ways of the wedding world. It can be chaotic and competitive to say the least, so it is important to arm yourself and your partner with all of the essential knowledge to make informed decisions on all of your wedding costs.

Many couples who begin to book their suppliers months, or even years ahead are shocked to find they have suddenly overspent their wedding budget long before the actual countdown to the wedding. That is why Sunshine Loans have put together an Ultimate Budget Wedding Guide to make sure you stay on course without sacrificing your perfect day.

Non-negotiables!

SAVE ON THE ESSENTIALS

Venues, catering, entertainment... here's how you can save on the essentials without breaking the bank!

1. VENUE HIRE

A venue is something you can't cross off your list and it's usually something you can't cross off your expenses list either; unless you're planning to get married in a public place or on private property. The type of venue you choose for your big day can differ greatly in cost depending on your requirements.

For example, culling your guest list can mean you'll only require a smaller and more affordable venue. Another way to really save on the cost of your venue,

is to reach out to any generous friends or family members who are blessed to own a large, picturesque property or garden. Perhaps an arrangement can be made to have your wedding there?

Essentials tip: Make sure your venue has alternative options for any nasty weather. We know how much Aussies love an outdoor wedding, but this isn't always achievable with our unpredictable climate. You don't want to get married in heavy rain, so make sure you have a back up plan.



2. FOOD & DRINK

Having hangry guests is not a good look. While you're off taking lovey-dovey wedding photos with the person of your dreams after the ceremony, it's most likely that your guests are waiting for you at the reception; usually with rumbling bellies.

While an open bar might be optional, food and some beverages are not. However, what you choose to serve up can help you save on your wedding budget. For example, a no-fuss grazing table or some simple canapes might stave off that hunger while the wedding party is busy being photographed. To keep your guests hydrated and happy, have non-alcoholic drinks available. If you generously wish to treat your guests to alcoholic beverages, but your budget is tight, then why not place a bottle of wine (or two) on each table? Self-serve is always cheapest!

Essentials tip: How many weddings have you been to where the bride and groom have footed a large bill for sit down catering and yet, the food was quite underwhelming? With this in mind, why not invest your food budget into self-serve stations, with affordable, delicious meal options? Whether it's rustic pizzas or a suckling pig from a mobile roast, there are some mouth-watering, easy meals that won't break the bank, but still portray modern elegance.



3. THE CAKE

You can't have a wedding without a cake, however there are modern, classy twists you can take with your cake to save you some cash and still please the masses. You could go for a more affordable and practical tiered cupcake wedding cake, or even a quirky doughnut wedding cake for something a little more unique, affordable and show-stopping.

Essentials tip: For inspiration on modern wedding cakes, you can check out some ideas on Pinterest. One on-trend option for cheese lovers are wheels of cheese displayed as wedding cakes!



4. ATTIRE

If anything is a non-negotiable, it's *THE DRESS*. There is always anticipation surrounding the frock; how the bride feels wearing it, how the groom reacts to her in it - even the guests expect a wow-factor! To top it all off it cemented eternally in wedding photos that the bride and groom will look back on for the rest of their lives. This makes compromising on the bride's dress almost impossible.

However, there are more affordable wedding dress options than the industry would have you believe. It's true – a designer dress like Vera Wang is the dream. But, you can achieve the same look with a slashed price tag, so long as you're a savvy shopper.

[Rent the Runway](#) offers simple, elegant and modern wedding dresses to rent and own. Larger retailers like Missguided, ASOS and Topshop now offer affordable wedding dresses with quality fabrics and modern designs. And if you want to head into a slightly higher price range while still steering clear of jaw-dropping designer price tags, then you're sure to find the dream dress at brands like Reformation, Lily Ashwell and Fame & Partners.

Keep in mind, renting is an option for not only the groomsmen, groom and bridesmaids, but also the bride.

Essentials tip: If there's an expensive designer dress the bride simply must have, then see if you can find it preloved on Facebook Marketplace, Ebay, Gumtree or pre-loved wedding dress suppliers like [Still White](#). It's ideal to find pre-loved dresses in the bride's area, so she has the option to inspect and try on the dress before the purchase.

5. CELEBRANT & MARRIAGE LICENSE

While you can't haggle on the price of your marriage license, you can cut costs around the celebrant. Why not pull a sitcom classic and ask a close friend or family member if they would be willing to get ordained over the Internet and officiate your wedding?

Essentials tip: If you have asked someone to be your celebrant, read up on what is required of them. Australian law requires them to complete a Certificate IV in Celebrancy and fees and charges also apply.



6. INVITATIONS & SAVE THE DATE

After your Save The Dates, come the formal invitations and both should give your guests plenty of notice on your upcoming nuptials. In order to avoid blowing your budget on something that will probably end up in the recycling, you might want to skip using expensive graphic designers, printers and excessive paper. Keep it simple. Go with a tasteful, free template online or a hand crafted design by an arty friend that you can have photocopied.

Essentials tip: Be eco-friendly and save by sending your Save The Dates and/or invitations as evites.



7. ENTERTAINMENT

Whether you choose a band, DJ, string quartet or ipod, you need to offer your guests some form of entertainment and you can't walk down the aisle to crickets chirping. Consider what entertainment you want for the reception compared to the ceremony, and ways you can save. Whether you ask a talented friend to perform/play or go scouting for music students at local open mics or eateries that host live musicians; you could be lucky enough to stumble upon some untapped talent who's hopefully open to negotiation.

Essentials tip: Coordinate your entertainment's breaks with the night's festivities. Also, always ask how much they charge if they were required to go over time at the reception so that you're aware of any potential additional costs.

Wedding blowout items

YOU CAN CUT BACK ON

Here are our top six wedding budget blowout items. You may feel pressured to go for the more expensive options because it's often expected, but why not try something a little different while also saving your money?

A 'BIG' WEDDING

Every wedding planner will tell you – choose your guest list wisely. Your guest list is the main thing that will make your wedding budget soar from the thousands into the tens of thousands. If you've always dreamed of a big wedding with one-hundred, two-hundred or even three-hundred guests; chances are your budget is going to extravagantly blow out. It's important to know when to call time on the growing guest list and cut back with the plus ones.

Always know that cutting down your guests from 100 to 75 or 70 to 50 will take a huge financial weight off your shoulders. There are some extra guests you might need to veto and others you might need to negotiate over with your partner. But, it's worth cutting down your guest list to a minimum – it'll save you money on everything from food to seating to the venue hire.



FLOWERS & DECORATIONS

You definitely don't need bouquets for everyone in the wedding party or an ostentatious floral arrangement at the ceremony and reception. With floral and styling arrangements costing [\\$6,700 for an average Australian wedding](#); there is definitely room to cut costs here. You could opt for a small bouquet for the bride, and a single rose for the bridesmaids. The groom and groomsmen don't necessarily need flowers in their suit jackets either, as ornate handkerchiefs or even realistic faux flowers could do the trick.

Your decorative flowers don't have to be excessive and expensive to be beautiful. If you happen to have a good relationship with a florist, see if you can get yourself a good deal on flowers. Make sure you're frugal when necessary, as you don't need huge flower centrepieces on every table at the reception. Perhaps a smaller, tasteful option could be just as exquisite?

Other ways you can get more bang for your buck in your floral budget is by buying locally and seasonally, as these flowers will be cheaper and probably fresher. Stay away from the more expensive blooms like orchids and peonies and go for more affordable flowers like daisies, calla lilies and tulips.

Repurposing your flowers is also a great thing to do if bringing your flowers from the ceremony to the reception is feasible. You should also explore non floral options for your decor; with lanterns, candelabras and candles arrangements offering some beautiful alternatives.

Finally, consider shopping for used decorations on Gumtree and Facebook Marketplace, or discounted items at the [Wholesale Wedding Superstore](#) or [Light In The Box](#).





HAIR AND MAKEUP

Professional hair and makeup artists aren't the only ones who can do stunning looks for the bridal party on the big day. Chances are someone in the wedding party is a hair and makeup connoisseur, so here's their chance to get to work and earn their wedding party status!

Alternatively, you might even have a friend who's attending the wedding that is a professional hair and makeup stylist. See if they're willing to do your wedding party's hair and makeup as a wedding present or at a reduced fee. You may even come to an arrangement where you only have to pay for the use of the makeup and styling products.

You could also book a pro's assistant who are usually cheaper but just as skilled.

Styling tip: Make sure you practice the exact hair and make-up look before the wedding to avoid any tears on the day!

WEDDING CARS

For many, arriving in style is everything. Even if you have your heart set on splashing out and hiring one or more flashy cars for your wedding transportation, there are some ways you can cut corners without skipping out on class! First off, you don't want to fork out for too many people's transportation. If the budget is tight, don't be afraid to just splurge on a town car for you, your partner, and a few select VIPs. If shuttling larger groups to the venue can't be avoided, then it's probably best to go big by hiring a large limousine or modern mini bus over a smaller town car. This means you don't have to worry about paying for multiple cars and drivers.

You can also save money on transportation by having the ceremony and reception in the same place or by choosing accommodations that are close by the reception. And remember, you don't need to book a flashy car (or horse-drawn carriage) from the venue – a taxi home is often the best way to go!



OPEN BAR

An open bar at a function space will cost you a pretty penny, but there are sneaky things you can do to help you tighten your purse strings. Consider having a tab on the bar rather than an unlimited open bar, or even see if the venue will allow you to stock the bar yourself. If you pick up a decent amount of wine, beer and spirits, (don't underestimate the amount here – no one wants to run out half way through the reception) then you'll be able to avoid the bar's mark up.

PHOTOGRAPHER/VIDEOGRAPHER

A photographer or videographer is a wonderful thing to have on your big day to make sure you capture the perfect memories. However, they can be quite expensive, and you may be able to get the pictures you dreamed of by other means.

A huge trend hitting the wedding scene in recent years is disposable cameras for weddings, where disposable cameras are given to multiple guests to take pictures on the day. Our suggestion? Hire a photographer for the ceremony and for a quick session to capture the bride, groom and wedding party before the reception. However, at the reception, allow your guests to be your photographers with the disposable cameras you've provided and/or their smart-phones! You'll probably get much more interesting and genuine shots and you'll save a bundle by not having the pro stick around throughout the reception. To make sure you can track your guests' wedding day smart-phone snaps, we recommend asking guests to share their photos to social media with a hashtag you have created especially for your big day. This will avoid you returning from your honeymoon and having to awkwardly track down who took your photos and hassling them for access.



Top 2 tips

FOR NEGOTIATING WITH VENDORS

Don't get slapped with the wedding tax. Suppliers often apply surcharges when a wedding is on the cards, so here are our top 2 tips for negotiating with vendors to help you get a better bang for your buck.



1. DON'T MENTION THE 'W-WORD'... AT FIRST

As soon as vendors hear the word 'wedding', they usually put an ample mark-up on their services. This applies across bakeries, florists, photographers, musicians and more. A cover band or DJ is sure to charge more for a wedding than an 18th birthday, while a bakery will install a hefty surcharge if they're creating a wedding cake vs a cake for a retirement party; even if it's technically the same amount of work. Vendors know they can do this because enhanced presentation and attention to detail is required for wedding services. However, they mainly do it just because they can!

Your best way to combat this is to be straightforward about the service you need, but not necessarily about what it's for. You could ask a photographer how much they charge for five hours of photographing an event. You will need to eventually come clean that this is for your wedding,

but it's a good leveraging tool to get a ballpark figure based on the work required and then negotiate from there. The vendor will be much less likely to apply a huge wedding surcharge once they've already revealed the base rates.

2. DO YOUR RESEARCH & HAGGLE

Just like you have to shop around before you buy a house or car, it's ideal to shop around with wedding vendors to ensure you get the best deal. Make calls around to multiple suppliers, compare prices and don't be afraid to haggle!

It's also well worth searching for talent and services in unlikely places. You could search your local university for music students who could play at the ceremony for a seriously reduced price; or a photographer from your local newspaper who might not normally do commercial side gigs, could be persuaded to do the event for less than a wedding photographer.



AND THEY LIVED HAPPILY EVER AFTER...

Everything has been booked and you're ready to celebrate your big day with the love of your life and ride off into the sunset. But, before you start practicing your vows, we recommend reviewing your budget and checklist. Confirm all your bookings with your suppliers and go over what their service procedure will be on the day. At the end of this process, if you have been lucky enough to stay under budget, then you should have some extra savings to spend on your honeymoon!