

So you've got your wedding budget all set up and you know what you're spending and where it's going so you're doing well, right? Maybe not. Have you accounted for those pesky unexpected costs? By "unexpected costs" I mean everything from the VAT to all of the undergarments that go with a wedding dress.

No one ever thinks of these expenses and then they get into financial trouble when they find that they have gone over budget. I recommend setting aside 10% of your budget for unexpected expenses. It may sound like a lot to set aside but whatever you don't spend, you can take with you on your honeymoon! Here is a list of some of the most notorious unexpected expenses that creep up on unsuspecting brides.



VAT

When you get a quote from any supplier it is important to ask whether or not VAT is included in the price. So let's say you have budgeted £5000 for your reception and that is the maximum amount you can spend. If VAT is not included you do not really have a budget of £5000, you actually have a budget of £4125 (VAT=£875). Also, keep in mind the planned VAT increase and find out what rate of VAT you will need to pay for your wedding date.

Corkage Fee

As you may be aware, you can find some pretty good deals on alcohol for your reception should you choose to provide your own. However, be weary because some venues have what is called a corkage fee. A corkage fee is the fee that a venue will charge to serve alcohol that you have brought yourself. This is in place because venues make so much money off of their alcohol and they lose that revenue when you decide to bring your own. Depending on your venue, it may still work out cheaper to provide your own alcohol if they allow you to so explore this possibility.

Cake-cutting Fee

Yes, it is as crazy as it sounds. This is literally the fee a venue may charge to in order to cut and serve your wedding cake. When interviewing your venue, be sure to ask if this fee is something that they charge.



Alterations

It is likely that your dress will need to be altered and these costs can be substantial depending on the complexity of the work that needs to be done. You do not have to go to the shop that you purchased your gown from; you are free to shop around for a better value.

Delivery Costs
Several things will need to be delivered to the wedding venue from the chair covers to the wedding cake. Not everyone charges a delivery fee but it is better to ask and be aware of it than to be caught unprepared for it at the last minute.

Undergarments
I remember the first time I tried on a wedding dress-I had no idea there were so many undergarments to go along with it! It is likely that you will have budgeted for your veil and tiara but what about your undergarments?

Gratuities
This is more of an issue in America than it is here in the UK but it is customary to tip some of your suppliers, namely your wedding officiant. This is usually only when the officiant is a minister and is seen as a thank you gift from the couple.



Postage
Most couples account for the cost of their invitations, RSVP cards and thank you notes, but seem to forget about the postage. This cost can be substantial depending on the size of your wedding so be prepared by planning ahead for it.

Make-up/Hair Trials
Before your big day, you may want to do a test run with your beautician. Many packages include trials, but ask your beautician to be sure.

Other Paper Goods
This can include menus, place cards, as well as ceremony programs. Include these costs with your invitations and other paper goods.

Flowers for other people
You must keep in mind not only your bridal party, but your parents as well as they often wear a boutonnière or corsage on the day of the wedding.



Vendor Meals
Some vendors, such as your photographer, will be with you for the entire day and may request that they be fed. It usually will say in a vendor contract if they expect to be fed and if it does not you should definitely ask.

Don’t be overwhelmed, you are not likely to incur all of these expenses, but it is important to be aware and read your contracts carefully

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