FREE WEDDING BUDGET WORKBOOK

Wedding Budget Scenario & Allocation Workbook

Build a realistic budget from your own guest count, priorities, cost structure, quotes, and reserve - not from a national average alone.

ESTIMATE · COMPARE · ALLOCATE · REBALANCE

Turn Estimates into Decisions

This workbook is for planning the shape of the budget. Use your spreadsheet or budget tool later to track contracts, deposits, payments, and balances.

ESTIMATE

Write the assumptions behind the number: guest count, location, service level, venue inclusions, date, and event scope.

COMPARE

Test more than one guest-count and scope scenario. A lower total is useful only when you can see what changed.

COMMIT

Choose category caps and a reserve before signing contracts. Replace estimates with real quotes as they arrive.

COMPLETE IN THIS ORDER

01 Define the cost drivers and assumptions

02 Separate fixed and guest-variable costs

03 Compare guest-count scenarios

04 Allocate category caps around priorities

05 Add overlooked charges and a reserve

06 Test quotes, rebalance, and choose a plan

USE RANGES BEFORE FALSE PRECISION

Early estimates can be ranges. The goal is to expose the decisions behind the total, then narrow the range with current local quotes.

THE DECISION WE NEED THIS WORKBOOK TO HELP US MAKE

____

____

Identify What Is Driving Your Total

An average cannot account for your market, guest count, venue model, service level, season, event length, or number of wedding events. Record the assumptions that apply to your wedding.

Cost driver	Our current assumption	Likely effect	VERIFY?
City / region and local market		Lower / Neutral / Higher	☐
Guest-count range		Lower / Neutral / Higher	☐
Venue and included infrastructure		Lower / Neutral / Higher	☐
Date, day, and season		Lower / Neutral / Higher	☐
Catering service level		Lower / Neutral / Higher	☐
Bar scope		Lower / Neutral / Higher	☐
Photography / video coverage		Lower / Neutral / Higher	☐
Entertainment and production		Lower / Neutral / Higher	☐
Design, florals, and rentals		Lower / Neutral / Higher	☐
Number and length of events		Lower / Neutral / Higher	☐

THE THREE STRONGEST COST DRIVERS

THE ASSUMPTION WE MUST VERIFY FIRST

Separate Fixed and Variable Costs

A fixed cost may stay similar across several guest counts. A variable cost usually grows with attendance. Some costs are step costs that rise only when a capacity threshold is crossed.

Category or item	Fixed	Per guest	Step cost	Assumption / source
Venue rental	☐	☐	☐	
Ceremony fee / officiant	☐	☐	☐	
Photography / video	☐	☐	☐	
Entertainment	☐	☐	☐	
Planner / coordinator	☐	☐	☐	
Attire / beauty	☐	☐	☐	
Catering	☐	☐	☐	
Bar	☐	☐	☐	
Rentals	☐	☐	☐	
Stationery / postage	☐	☐	☐	
Favors / guest amenities	☐	☐	☐	
Transportation	☐	☐	☐	

WHAT IS A STEP COST?

A larger guest count may require a larger room, additional restrooms, another shuttle, more servers, extra rental rows, or a new tent size. The cost changes at the threshold, not one guest at a time.

CAPACITY THRESHOLD MOST LIKELY TO CHANGE OUR BUDGET

Create the Estimate Baseline

Every scenario on the next pages should use the same baseline unless you intentionally change the scope. This makes the comparison honest.

WORKING SPENDING CEILING

$ ______________________

GUEST-COUNT RANGE

____

LOCATION / MARKET

____

DATE WINDOW / SEASON

____

VENUE MODEL AND INCLUSIONS

____

CEREMONY AND RECEPTION LENGTH

____

CATERING FORMAT

____

BAR FORMAT

____

Included events	Yes	No	Notes
Rehearsal / welcome event	☐	☐	
Wedding-day ceremony	☐	☐	
Wedding-day reception	☐	☐	
Farewell event	☐	☐	

Calculate Cost per Guest Carefully

Cost per guest is a scenario measure, not a vendor price. It includes both the fixed cost spread across the attending guests and the guest-variable spending attached to attendance.

WORKING FORMULA

Total scenario cost ÷ expected attending guests = total cost per guest. Keep guest-variable cost separate so you can also estimate the cost of adding or removing guests.

Calculation	Amount
A. Fixed and step costs in this scenario	$
B. Guest-variable costs in this scenario	$
C. Total scenario cost (A + B)	$
D. Expected attending guests	
Total cost per guest (C ÷ D)	$
Guest-variable cost per person (B ÷ D)	$

WHAT THIS NUMBER DOES AND DOES NOT TELL US

Tip: compare scenarios built with the same inclusions. A cost-per-guest number is misleading when one scenario includes more events, more service, or more infrastructure than another.

Find the Cost of Adding More Guests

The next guest may add catering and bar costs. The next group of guests may also cross a venue, staffing, rental, transportation, or infrastructure threshold.

Guest-variable item	Per-person amount	Added guests	Added cost
Food	$		$
Beverages	$		$
Rentals	$		$
Stationery / postage	$		$
Favors / amenities	$		$
Other	$		$
Guest-variable subtotal			$

Possible threshold	Trigger	One-time added cost	Crossed?
Larger venue / room	At _____ guests	$	☐
Additional rentals / tent size	At _____ guests	$	☐
Additional staffing	At _____ guests	$	☐
Transportation / parking	At _____ guests	$	☐
Restrooms / power / infrastructure	At _____ guests	$	☐

MARGINAL COST OF THE ADDED GROUP

Guest-variable subtotal + every threshold cost triggered = $ ____________________

Compare 50 and 100 Guests

Keep the service assumptions consistent unless you intentionally change the wedding scope. Record threshold costs separately so they remain visible.

Scenario input	50 guests	100 guests	Custom guests
Expected attendance			
Fixed costs	$	$	$
Guest-variable cost / person	$	$	$
Guest-variable subtotal	$	$	$
Threshold costs	$	$	$
Taxes / required fees	$	$	$
Reserve	$	$	$
Estimated total	$	$	$
Total cost / guest	$	$	$

Comparison question	50	100	Custom
Fits venue capacity?	Yes / No	Yes / No	Yes / No
Protects top priorities?	Yes / No	Yes / No	Yes / No
Fits spending ceiling?	Yes / No	Yes / No	Yes / No
Operationally realistic?	Yes / No	Yes / No	Yes / No

WHAT CHANGES BETWEEN THESE SCENARIOS BESIDES THE GUEST COUNT?

Compare 150 and 200 Guests

At larger counts, verify room capacity, rental quantities, staffing, restrooms, transportation, parking, power, and weather-backup capacity before trusting the estimate.

Scenario input	150 guests	200 guests	Custom guests
Expected attendance			
Fixed costs	$	$	$
Guest-variable cost / person	$	$	$
Guest-variable subtotal	$	$	$
Threshold costs	$	$	$
Taxes / required fees	$	$	$
Reserve	$	$	$
Estimated total	$	$	$
Total cost / guest	$	$	$

Comparison question	150	200	Custom
Fits venue capacity?	Yes / No	Yes / No	Yes / No
Protects top priorities?	Yes / No	Yes / No	Yes / No
Fits spending ceiling?	Yes / No	Yes / No	Yes / No
Operationally realistic?	Yes / No	Yes / No	Yes / No

WHAT CHANGES BETWEEN THESE SCENARIOS BESIDES THE GUEST COUNT?

Build the Scenario That Fits Your Wedding

Use the strongest assumptions from the comparison pages. Name any scope change so the total is not mistaken for a guest-count-only result.

Custom scenario input	Working value	Source / assumption
Expected attending guests		
Venue capacity and room		
Fixed costs	$	
Guest-variable cost / person	$	
Guest-variable subtotal	$	
Threshold costs	$	
Taxes / required fees	$	
Reserve	$	
Estimated total	$	
Total cost per guest	$	

SCOPE PROTECTED IN THIS SCENARIO

SCOPE REDUCED OR REMOVED

Test Capacity Before Choosing a Count

A venue may technically fit the guests but require a different room, layout, rental plan, staffing level, restroom plan, parking solution, or weather backup at a higher count.

Guest-count band	Room / layout	Infrastructure change	Added cost	Verified with
Up to 50			$	
51-100			$	
101-150			$	
151-200			$	
Custom: ______			$	

CAPACITY CHECK

- ☐ Seated capacity with the actual table plan
- ☐ Indoor weather-backup capacity
- ☐ Restrooms and accessibility
- ☐ Power, lighting, heating, or cooling
- ☐ Ceremony and reception capacities differ
- ☐ Catering prep and service space
- ☐ Parking, shuttles, and load-in
- ☐ Rental minimums and staffing ratios

THE GUEST-COUNT THRESHOLD WE SHOULD NOT CROSS WITHOUT A NEW QUOTE

________________ guests, because ____

Use Percentage Ranges as a Diagnostic

These broad starting ranges are not rules and should not all be added together. Remove categories you do not use, separate bundled venue costs, and change the mix to protect your priorities.

Category	Starting reference	Applies?	Our working %	Why it changes
Venue and catering	30%-50%	☐		
Photography and video	10%-20%	☐		
Music / entertainment	3%-8%	☐		
Florals and decor	8%-15%	☐		
Attire and alterations	5%-10%	☐		
Stationery	2%-5%	☐		
Cake / desserts	1%-3%	☐		
Transportation	1%-3%	☐		
Planner / coordinator	5%-10%	☐		
Hair and makeup	1%-3%	☐		
Contingency reserve	5%-10%	☐		

Other categories may include officiant, rings, gifts, permits, insurance, lodging, event security, childcare, guest transportation, and post-wedding costs.

Move Money Toward What Matters

A category can sit above a reference range when the increase is intentional and funded by a reduction elsewhere. Write the tradeoff before changing the cap.

Priority	Category increased	Amount added	Category reduced	Amount removed
		$		$
		$		$
		$		$
		$		$
		$		$

CATEGORIES ALLOWED TO GROW

CATEGORIES ALLOWED TO SHRINK

OUR ALLOCATION RULE

We will increase a category only when: ______________________________

Turn Percentages into Dollar Limits

A percentage becomes useful only after it is translated into a dollar cap. Keep the reserve outside the amount available for ordinary categories.

PERCENTAGE BASE

Calculate working percentages from the amount available for categories after the protected reserve is removed.

Category	Working %	Dollar cap	Estimate / quote	Variance
Venue / site fee	%	$	$	$
Catering	%	$	$	$
Bar	%	$	$	$
Photography / video	%	$	$	$
Music / entertainment	%	$	$	$
Florals / decor	%	$	$	$
Attire / beauty	%	$	$	$
Rentals / production	%	$	$	$
Stationery	%	$	$	$
Planner / coordinator	%	$	$	$
Transportation	%	$	$	$
Cake / desserts	%	$	$	$
Other	%	$	$	$

Working spending ceiling	$
Less contingency reserve	-$
Amount available for categories	$
Total category caps above	$
Unallocated / overallocated	$

Replace Assumptions with Real Quotes

Compare like with like. A lower quote may exclude staffing, rentals, delivery, setup, breakdown, tax, service charges, or the coverage included in another proposal.

Category / vendor	Budget cap	Quote subtotal	Required additions	All-in quote	Variance
	$	$	$	$	$
	$	$	$	$	$
	$	$	$	$	$
	$	$	$	$	$
	$	$	$	$	$
	$	$	$	$	$
	$	$	$	$	$
	$	$	$	$	$
	$	$	$	$	$

Quote comparison check	A	B	C
Same service scope?	☐	☐	☐
Same guest count?	☐	☐	☐
Same hours?	☐	☐	☐
All fees included?	☐	☐	☐
Required rentals included?	☐	☐	☐

Variance = all-in quote minus category cap. A positive variance must be reduced, funded from another category, or approved as an intentional increase.

Add the Charges That Change the Total

Do not assume that a proposal subtotal is the final amount. Confirm which additions are required, optional, already included, or calculated later.

SERVICE CHARGE IS NOT ALWAYS GRATUITY

Confirm the contract, whether gratuity is included, and who receives each charge.

Cost	Included	Required	Estimate	Confirmed source
Sales tax	☐	☐	$	
Service charge / administrative fee	☐	☐	$	
Delivery / pickup	☐	☐	$	
Setup / breakdown	☐	☐	$	
Labor / staffing	☐	☐	$	
Travel / mileage / lodging	☐	☐	$	
Permits / insurance	☐	☐	$	
Power / utilities	☐	☐	$	
Required rentals	☐	☐	$	
Overtime	☐	☐	$	
Gratuities	☐	☐	$	
Alterations / cleaning / preservation	☐	☐	$	

TOTAL ADDITIONS NOT IN QUOTE SUBTOTALS

ITEMS STILL WAITING FOR CONFIRMATION

Protect a Real Contingency Reserve

A reserve is money intentionally left uncommitted for legitimate changes, overlooked requirements, quote increases, or late planning realities. It is not permission to add optional upgrades.

RESERVE CALCULATION

WORKING SPENDING CEILING

RESERVE PERCENTAGE

RESERVE AMOUNT

AMOUNT AVAILABLE TO ALLOCATE

RESERVE RULES

WHAT THE RESERVE MAY COVER

WHO MAY APPROVE ITS USE

MINIMUM AMOUNT TO PROTECT

WHEN WE WILL REVIEW IT

Possible reserve use	Use	Do not use	Needs approval
Required cost discovered later	☐	☐	☐
Verified price increase	☐	☐	☐
Guest-count change	☐	☐	☐
Optional upgrade	☐	☐	☐
Emergency replacement	☐	☐	☐

PROTECTED RESERVE

We will keep $ __________________ uncommitted until __________________.

Resolve the Gap Without Hiding It

When the current plan exceeds the ceiling, do not silently increase the total. Test changes in a deliberate order and document what each change protects.

Rebalancing option	Change	Savings	Priority impact	Keep?
Reduce guest count before a threshold		$	Low / Med / High	☐
Change venue / included infrastructure		$	Low / Med / High	☐
Simplify catering or bar scope		$	Low / Med / High	☐
Reduce rentals, decor, or custom production		$	Low / Med / High	☐
Shorten coverage or event hours		$	Low / Med / High	☐
Move money from a lower priority		$	Low / Med / High	☐
Remove a nice-to-have		$	Low / Med / High	☐
Use reserve only if allowed		$	Low / Med / High	☐
Increase total only with confirmed funds		$	Low / Med / High	☐

Current estimated total	$
Required reduction	-$
Approved increases	+$
Revised estimated total	$
New buffer below ceiling	$

Record the Budget You Are Choosing

This page is the handoff from analysis to active tracking. Transfer the approved category caps and assumptions to the budget spreadsheet or planning tool.

Final scenario	Approved value
Expected attending guests	
Working spending ceiling	$
Protected contingency reserve	$
Amount available for categories	$
Estimated total before contracts	$
Expected cost per guest	$
Venue / infrastructure threshold	
Date and market assumption	

THREE PRIORITIES THIS BUDGET PROTECTS

SCOPE INTENTIONALLY REDUCED

APPROVAL

We agree that this scenario is realistic enough to guide venue and vendor decisions. Date: ______________

Move from the Workbook to Action

List only the decisions needed to validate or activate the chosen scenario. Give each one an owner, deadline, dependency, and clear result.

Next decision / action	Owner	Deadline	Depends on	Done
				☐
				☐
				☐
				☐
				☐
				☐
				☐
				☐
				☐
				☐

BEFORE SIGNING THE NEXT MAJOR CONTRACT

- ☐ Guest-count range still fits
- ☐ All-in quote fits the category cap
- ☐ Required fees are identified
- ☐ Payment timing is workable
- ☐ Reserve remains protected
- ☐ A higher category is funded elsewhere

Budget Notes & Working Calculations

Use this page for quote comparisons, scenario calculations, questions for vendors, or the assumptions you still need to verify.