

A CURATED WEDDING PLANNING KIT

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# The Under-\$10K Wedding

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*A real-numbers budget, a spend-vs-cut playbook, and a month-by-month plan for a beautiful wedding that doesn't start your marriage in debt.*

The average U.S. wedding now costs **\$34,200** (The Knot, 2026).

This kit is how thousands of couples do it for under a third of that — on purpose, without feeling cheap.

BUDGET BLUEPRINT · SPEND / CUT GUIDE · 12-MONTH PLAN  
GUEST & RSVP · VENDOR & PAYMENT TRACKERS · DAY-OF TIMELINE

# Five decisions that make a wedding cost a third as much

A sub-\$10K wedding isn't a smaller version of an average one. It's a different set of choices, made early.

## 1 Set the guest number first — then everything.

A 60-person wedding and a 130-person wedding are not the same event on a budget; they're different budgets entirely. Fix the headcount before you tour a single venue. Intimate is not a consolation — it's the whole strategy.

## 2 Move the date off-peak — it's free money.

The Knot's 2025 data: the cheapest months are **January, November, December**; the cheapest days are **Thursday, Wednesday, and Sunday** (a Thursday averages ~6% less than a Saturday). Off-peak venue and vendor rates commonly run **10–25% lower**. Same wedding, thousands of dollars saved, for choosing a different square on the calendar.

## 3 Guard the venue + catering line — it's half your money.

Real couples spend roughly **half the total on venue + food + drink** (The Knot, 2026). That's where a budget is won or lost. A restaurant's private room, a community hall, a park, or a family backyard can replace a \$13,000 venue with a few hundred dollars — and often folds in tables, chairs, and staff you'd otherwise rent.

## 4 Pick two things to do beautifully. Let the rest be simple.

Choose the two or three categories that matter most to *you* — often the photos and the food — and spend real money there. Everything else drops to its budget tier without guilt. A wedding remembered as “beautiful” nailed a few things, not everything.

## 5 Cut the invisible categories before you cut the memorable ones.

Favors, printed save-the-dates, a videographer, chair covers, a full open bar, a plated four-course dinner — these are the first to go, and no guest will notice. Protect the things people actually experience: good food, good music, good light, and enough seats.

**The mindset:** you are not making a “cheap” wedding. You are making a *deliberate* one — every dollar pointed at something you'll remember, and nothing spent to impress people who won't. That's what the rest of this kit helps you do, line by line.

# The Budget Blueprint

Real target allocations for three total budgets — not a blank sheet. Find your column, then adjust.

*Most planners hand you an empty table and wish you luck. Here are the numbers other couples actually hit — so you know a \$700 photographer and a \$40-a-head buffet are real, not a fantasy.*

CATEGORY	\$5,000 PLAN ~40 guests	\$7,500 PLAN ~50 guests	\$10,000 PLAN ~60 guests	U.S. AVERAGE for contrast
Venue + rentals	\$1,200	\$1,900	\$2,500	\$12,900
Food, drink & cake	\$1,400	\$2,050	\$2,700	~\$9,500
Photography	\$700	\$1,000	\$1,300	\$3,000
Attire + alterations (both)	\$450	\$650	\$850	\$2,100
Flowers + decor	\$300	\$450	\$600	\$2,800
Music (DJ or playlist)	\$100	\$250	\$400	\$1,800
Hair & makeup	\$200	\$275	\$350	~\$600
Stationery + signage	\$50	\$100	\$150	\$510
Officiant	\$50	\$75	\$100	\$260
Wedding bands	\$300	\$350	\$450	\$3,000
Favors + details	\$50	\$100	\$150	\$480
Buffer (~5%)	\$200	\$300	\$450	—
<b>TOTAL</b>	<b>\$5,000</b>	<b>\$7,500</b>	<b>\$10,000</b>	<b>\$34,200</b>

*Budget columns are planning targets for the guest counts shown; U.S. average column is The Knot 2026 Real Weddings Study (avg. 117 guests, \$34,200 total). Your region and season will shift these — move money between rows freely as long as the total holds.*

**HOW TO READ YOUR COLUMN**

Venue + food together are ~half of every plan — that’s where discipline pays off most. Photography holds the #3 spot on purpose: it’s the one thing you keep forever. Everything below it is designed to flex down to near-zero if you need the room.

**WHERE THESE BUDGETS GET THEIR SAVINGS**

Restaurant / hall / backyard venue · buffet or family-style · associate photographer, 4–6 hrs · playlist or budget DJ · digital invites · seasonal / DIY flowers · friend officiant. The next two pages show exactly how.

# Your Budget Tracker

Write your target from the blueprint, then track what you actually spend and what's still owed.

CATEGORY	BUDGETED	ACTUAL COST	DEPOSIT PAID	BALANCE DUE	FINAL DUE DATE
Venue + rentals					
Food, drink & cake					
Photography					
Videography <i>(optional)</i>					
Attire + alterations					
Flowers + decor					
Music / DJ					
Hair & makeup					
Stationery + signage					
Officiant					
Wedding bands					
Favors + details					
Transportation					
Marriage license					
_____					
_____					
Buffer (~5%)					
<b>TOTAL</b>					

*Tip: fill "Budgeted" from your chosen blueprint column first and total it before you spend a dollar. Then update "Actual" as you book. If a category comes in under, move the leftover to your buffer — not to a new expense.*

## WHO PAYS FOR WHAT?

Before you finalize the total, have the money conversation once, clearly: what you two are contributing, what (if anything) family is offering, and by when. A budget only works if the number at the top is real. Write agreed contributions here:

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