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Strangers become stand-in family for LGBTQ couplesWhen Tracy Dieleman posted that she'd have no family at her wedding, she got a lot of love, including from a woman who lives out-of-state. Couples spent, on average, $34,000 on their 2021 wedding, according to The Knot. Average costs are expected to grow in 2022, according to The Wedding
Report. Some couples are having to put in extra work to cover the expenses and avoid going into debt. Kristen Kluin plans to have her wedding on a Friday to help lower costs. Despite the discounted weekday booking, she still expects to shell out at least $57,000 for the event. The 32-year-old plans to get married this October in New Jersey, one of the
most expensive wedding markets in the country. Glancing over a spreadsheet breaking down her estimated costs, she called the prices "disgusting and overwhelming." "When I was first looking for venues, I was silly. I was trying to find somewhere that would be about $100 per plate," Kluin told USA TODAY. "I would go and reach out to that venue,
and what was $100 (a year ago) was now easily $180 for that same service, for that same tier. It's just really defeating." With the national average price tag of a wedding roughly $34,000 as of 2021, couples like Kluin and her fiancé are having to put in extra work to cover costs. PANDEMIC WEDDINGS: Smaller
weddings, bigger price tags: How COVID-19 started a new trend in weddingsKluin, a clinical social worker, said she's working an additional 10 hours each week with private clients. Much of the free time she has left is spent on her "third job:" DIYing wedding projects and researching wedding vendors to find the best match at an affordable rate."We
are looking for a house, so with the spike in the market price for houses, that has severely impacted us," she said, noting that she has about $80,000 remaining in student loans and refuses to go into more debt." A lot of times we'll have the thought: Is this wedding worth it? "Wedding costs in 2022A report from online wedding marketplace The Knot
surveyed more than 15,000 U.S. couples and found they spent, on average, $34,000 on their 2021 wedding, in line with 2019 spend. Those with more than 100 guests paid an extra $4,000 on average. Costs varied by region, with the South averaging $26,000 while weddings in the Northeast cost upwards of $36,000 for day-of costs alone. Prices are
forecast to balloon even more in 2022. Experts noted that both inflation (the consumer price index rose 7.9% annually in February, the fastest pace since January 1982) and high demand - driven by COVID-19 disruptions - are causing wedding prices to surge this year. According to The Knot, nearly half of 2020 weddings were postponed to a later
date. That has led to a concentration of bookings this year; research company The Wedding Report says 2022 is set to be the busiest wedding STARS WHO GOT ENGAGED OR MARRIED IN 2022: Jonathan Bennett, Tom Hiddleston, Billie
Lourd, moreWedding planner Jove Meyer of Jove Meyer Events, a wedding event planning and design businesses owned by women, people of color and queer people, called the 2022 wedding demand "bananas." "It went from total famine in the last couple of years to total feast overnight. It's amazing, it's
wonderful, but it's not without its challenges," Meyer said. "Labor is so short, and prices are still on the rise." Barbara Hearne, owner of Barbara's Brides, a wedding planning company in Texas, said she's had to plan more midweek weddings this year because weekends are booked solid. She doesn't expect business to slow any time soon; her 2023
calendar is already booked solid, and 2024 inquiries are already starting to roll in. How much more expensive are wedding compared to 2019. But some wedding insiders are seeing even higher price jumps. Meyer estimates costs for
his clients have gone up 20% to 30% since 2019. Hearne estimates wedding costs have gone up at least 30% in that time frame. Hearne pointed to gas prices, inflation, supply chain issues and labor shortages as some of the main drivers. Alyssa Pettinato, owner of New York-based wedding planning company Alinato Events, said she had to raise her
rates after seeing demand spike. She works 15 weddings a year on average. In 2022, she booked nearly 30. "I'm honestly thinking we're going to need to raise them again for 2023 to help with the workload," she said.WEDDING DRAMA: My future sister-in-law paid for my wedding dress as a gift. Now, she wants her money back.WEDDINGS WITHOUT
GENDER?: More couples want to de-gender how they tie the knotHow couples are paying for 2022 weddings Rachel, whose last name is being kept private over concerns that sharing her egg donation history could harm her career, said she and her
partner expect to pay about $65,000, honeymoon included. Rachel has donated eggs four times already, using the money to travel and help put a downpayment on a house. She earned about $12,000 her first time and expects to be compensated roughly $40,000 during her next cycle. THIS IOWA COUPLE SAID 'I DO': 77 years later, they had their
wedding photos taken. She said her wedding plans don't hinge on the donation money, but the money will certainly be put to use. "I have pretty strong feelings that I don't think people should go into debt for a wedding. I certainly don't want to myself," Rachel said. "My current plan is to use my egg donation money since I have this wedding that I want to myself," Rachel said. "My current plan is to use my egg donation money since I have this wedding that I want to myself," Rachel said. "My current plan is to use my egg donation money since I have this wedding that I want to myself," Rachel said. "My current plan is to use my egg donation money since I have this wedding. I certainly don't want to myself," Rachel said. "My current plan is to use my egg donation money since I have this wedding that I want to myself," Rachel said. "My current plan is to use my egg donation money since I have this wedding that I want to myself," Rachel said. "My current plan is to use my egg donation money since I have this wedding that I want to myself," Rachel said. "My current plan is to use my egg donation money since I have this wedding that I want to myself," Rachel said. "My current plan is to use my egg donation money since I have the money will certainly don't want to myself," Rachel said. "My current plan is to use my egg donation money since I have the money will certainly don't have the money will be used to use my egg donation money will be used to use my egg donation money will be used to use my egg donation money will be used to use my egg donation money will be used to use my egg donation money will be used to use my egg donation money will be used to use my egg donation money will be used to use my egg donation money will be used to use my egg donation money will be used to use my egg donation money will be used to use my egg donation money will be used to use my egg donation money will be used to use my egg donation money will be used to use my egg donation money will be used to use my egg donation money will be u
so bad. So that's my plan. If my donations go through this year, then I will have all that money that I need." A survey of more than 3,000 couples from wedding planning website Zola found 6% have taken out loans and 8% are optimizing credit cards for their
purchases. Sarah Hedge, a 2022 bride based in California, started driving for DoorDash to help raise funds for the wedding. "It's just little things that add up so much that you don't realize," Hedge told USA TODAY. "I saw people were spending like two grand on centerpieces alone and I was like, I can't bring myself to do that."Hedge originally
budgeted for $10,000 but expects the final total will come closer to $12,000 or $13,000. Her weekly DoorDash shifts earn her up to $30 an hour. Her earnings have taken a dip in recent weeks as gas prices have skyrocketed, but she said her Hyundai gets good enough mileage for the side gig to still make money. "It's super easy, it's been pretty
mellow," she said. "I jam music and drive around. "You can follow USA TODAY reporter Bailey Schulz on Twitter @bailey schulz and follow our free travel newsletter here. Money was founded in 1972 as a print magazine that helped everyday people live richer lives by learning personal finance strategies that improved their bottom line. Today, we
continue to build upon that legacy, providing up-to-date news, educational resources, and tools that will help you create meaningful investments and lasting returns. We're passionate about doing everything we can to set you up for financial success, whether you're finally erasing student debt or joyously planning your retirement. Experience Money
through our in-depth articles, free weekly newsletters, and instructional videos you can find across our site and social media. But one thing remains the same: we aim to educate, inform, and empower you to own your personal finances. Confidently choose the right personal finance product or service based on exhaustive research, analysis, and
recommendations. Leverage our best-in-class financial tools and calculators to make strategic decisions based on your personal needs. December 2016 September 2017 November 2017 March 2018 January 1978 November 1982 July 1981 Money is
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other purchases. Love is priceless — at least until you want to make it official and say "I do," a milestone likely to rack up a bill in the tens of thousands. The average cost of a wedding in the United States last year came out to roughly $30,000, according to a survey of 12,000 couples across the country from wedding planning site The Knot. That's
$2,000 more than 2021, an increase The Knot attributes to inflation coupled with high demand. Another estimate from research trade group Wedding Report puts the average wedding expenditure for 2022 at $29,195, roughly the same amount. How much couples pay for their special day depends on a variety of factors (we'll get to that in a minute)
but location is a significant one. Having a wedding in a major city like San Francisco, New York, or Chicago ranges from $47,000 to $60,000 on average, according to The Knot. Less expensive metropolitan areas, like Minneapolis or Houston, tend to edge lower, at $25,000 to $29,000. The map below shows how much weddings cost on average by
state, excluding Alaska and Hawaii (engagement rings are not factored in). States with the highest average weddings costs The Knot found that New Jersey ($51,000) Massachusetts ($46,000) New York
($46,000) Rhode Island ($43,000) Vermont ($43,000) Washington, D.C. ($40,000) Connecticut ($39,000) Maryland ($39,000) Maryland
throw a wedding: Utah ($16,000) Oklahoma ($16,000) Wyoming ($18,000) North Dakota and South Dakota ($20,000) Ads by Money. We may be compensated if you click this ad.Ad Why are weddings so expensive? Aside from inflation and
high demand coming out of the pandemic, weddings have always tended to be expensive. The Knot says the average cost of a weddings have always tended to be expensive. The Knot says the average cost of a wedding has hovered around $28,000 since 2017, of course with the exception of 2020, when many couples were forced to postpone. One of the primary reasons weddings cost so much money is simply because people are
willing to spend it, even if it means going over budget. A 2016 survey from the Consumer Reports National Research Center found that nearly two-thirds of the newlyweds who budgeted for their reception said they overspent by at least 20%. The once-in-a-lifetime mentality that many people have when planning a wedding can make them vulnerable
to price discrimination. A secret-shopper investigation by Consumer Reports, also conducted in 2016, comparing vendor costs for a weddings, a phenomenon known as the "wedding markup." The investigation uncovered that in 28% of cases, vendors
quoted a higher price for weddings compared to the anniversary party. One of the biggest determining factors in how much a wedding will cost is the size of $14,400 on their wedding, while a guest list, according to The Knot. Couples who invited up to 50 guests spent an average of $14,400 on their wedding, while a guest list, according to The Knot. Couples who invited up to 50 guests spent an average of $14,400 on their wedding, while a guest list of 51 to 100 brought the average bill to about $24,600
Large wedding parties with more than 100 guests totaled $38,100 on average prices for 16 common wedding photographer: $2,600 Wedding planner: $1,900 Live band: $3,900 Reception DJ: $1,500 Florist: $2,400 Videographer: $2,100 Wedding photographer: $2,100 Wedding planner: $1,000 Live band: $3,900 Reception DJ: $1,500 Florist: $2,400 Videographer: $2,100 Wedding photographer: $2,600 Wedding planner: $1,000 Live band: $2,400 Videographer: $2,400 Videographer: $2,100 Wedding photographer: $2,600 Wedding planner: $2,600 Wedding photographer: $2,600 Wedding photograph
dress: $1,900 Wedding cake: $510 Catering: $75 per person Transportation: $980 Favors: $440 Rehearsal dinner: $2,400 Wedding invitations: $130 Makeup artist: $130 Mak
give the right amount to properly congratulate the newlyweds. Gifting money is a totally acceptable — and even preferred — way to show your appreciation for the bride and groom. Wedding Wire, a global wedding marketplace, says that there isn't a limit on how much you can give, but you shouldn't give less than $50, regardless of size of the event
The Knot found that guests spend about $160 on average for wedding gifts. However, what you spend should be appropriate to your relationship to the couple may have paid to include you. Factors like whether you're attending with a
plus-one, the style of the wedding, your budget, and how well you know the couple can also guide you on how much to spend. For instance, while $75 may be a good amount for a coworker's wedding, you will probably want to spend at least $100 on a close friend or family member, according to The Knot. You can use The Knot's wedding gift
calculator to help you determine the best amount to spend on a wedding gift. Ads by Money. We may be compensated if you click this ad.Ad More from Money: Best Wedding Insurance This Map Shows Which States Still Charge Sales Tax on Groceries, Diapers and Period Products Netflix Password Sharing: Can You Get Around the New Rules? Use
this calculator to get the total cost of your wedding. Enter the information that is essential for your wedding budget breakdown for free. Table of Contents Calculator for making, printing, and downloading budget breakdown for free. Table of contents Calculator for making, printing, and downloading budget breakdown for free. Table of contents Calculator for making, printing, and downloading budget breakdown for free. Table of contents Calculator for making, printing, and downloading budget breakdown for free. Table of contents Calculator for making, printing, and downloading budget breakdown for free. Table of contents Calculator for making, printing, and downloading budget breakdown for free.
breakdowns. Click below on the different breakdown items. Wedding reception venues on average can be stimate your costs. Only enter the costs that apply to you. Next, you can print or download your budget for free. Scroll down the page or click here for a detailed explanation of all the wedding budget breakdown items. Wedding reception venues on average can
cost anywhere from $2,500 and $7.500 (in some cases 0 if included in food and drinks). How many people to you expect at the wedding reception? On average, a champagne toast with appetizers can cost anywhere from $7.50 to $25 per person. Wedding dinners generally range in price between $30 and $80 per person, buffet at a lower price range
and plated at a higher price range Rule of thumb: between $10 and $20 per person per hour. Typical fee for a DJ for playing music ensemble ranges between $450 and $1,250. Most live ensemble ranges between $10 and $10 an
cover bands charge between $750 and $1,500 for 2 hours. Large Music Bands charge between $400 and $1,000 on sound and lights equipment rental If not included in costs above, expect to spend on average between $400 and $1,200 If not included in costs
above, waiters and bartenders will cost between $40 and $80 per hour per worker. Without the flowers, decorating the spaces for a wedding reception Disclaimer: please use at your own risk. See site terms of use Most couples in the US spend between
$25.000 and $35.000 on their wedding. This number varies considerably depending on where you live and what your social circle is typical. This part covers the most common expenditures you may consider while creating your wedding budget. You may also use this part as a reliable checklist for breaking down all your wedding costs. The infographic
and table below give a high-level breakdown of wedding budgets. The majority of the wedding budget is usually spent on the wedding budget serves two primary purposes. First, it helps you get a better
insight into the different expenses of your wedding and help to make the right choices. Second, it allows you to keep track and control of all your spendings? Here's a thorough rundown of all the most common expenditures. The wedding dress is
regarded as one of the most important purchases a bride makes for her wedding day. It is frequently the focus of attention, not just on the big day but also throughout the photographs shot at the wedding dresses vary
greatly depending on the design, color, and material used. You should also consider your total wedding dress expenses usually range from $1,000 to $4,000. This number can vary significantly depending on the dress, store, and location. Dresses for
the bridesmaids also fall into this category. The bridesmaids' dresses are traditionally paid for by the bride. They are usually much less expensive, with an average cost of around $100 to $300 per dress. If you are looking for ways to save money, consider buying a pre-owned dress or renting one. You could also look into making your dress and the
dresses for your bridesmaids yourself. If you don't have the skills yourself, you may try to find someone you know who does. Some brides wear their mother. Alterations for your wedding dress, which is a great way to save money and honor their mother. Alterations for your wedding dress. When the bride tries on a wedding dress, it's almost certain to need some tailoring tries.
to fit her body type correctly. Expect to spend $125 and $250 on alterations, depending on the complexity of the dress and the alterations needed. Undergarments and lingerie to wear beneath your wedding dressYou may also without
stockings on their wedding day. It is, however, recommended that a bride wears some type of underwear beneath her wedding dress. There may be extra fabric or lace on the dress will also ensure that you are modestly covered while still looking
beautiful on your big day. Brides sometimes use special undergarments to enhance their figure and make them feel great on the big day. In the case of a see-through or low-cut dress, most brides want something to wear beneath it that will give a bit more coverage. Finally, most brides their husbands on the wedding night with a
sexy and exciting outfit under their wedding dress. The cost of undergarments and lingerie to wear underneath a wedding dress may vary. You should expect to spend between $200 and $400 on them. Bridal shoes are another essential part of your wedding outfit. You will want to find a style and color that goes with your dress. On her
wedding day, the bride typically requires more pairs of shoes. For example, one pair for the wedding ceremony and another pair for the reception dance party. If you choose to go with only a single pair of shoes, make sure they are comfortable enough to wear all day long. Bridal shoes on average range in price from $50 to $300 per pair. Bridal jewelry
and accessories bride often wears a necklace, earrings, and a bracelet on her wedding day. These items can range anywhere from very costly to quite affordable. For example, a pearl necklace can cost a couple of thousand dollars. Or it could be something you already own or borrow from your family members or friends. On average, expect to spend
between $100 and $500 on bridal jewelry and accessories. Hair, make-up, and nailsOn the big day, the bride wants to look her absolute best. You'll most likely require a hairstylist and a make-up artist for your cosmetics. Most brides visit a hairdresser ahead of their wedding day to discuss their preferences and ensure everything is in order. This is also
an excellent time to inquire about pricing. The hairdresser may also need to perform specific tasks ahead of time. For example, if the hair color needs to be lightened. Hairdressers and make-up artists charge anything from $75 to
$400 each. The price depends a.o. on the amount of labor they perform and where they're located. You might also want to have your nails done for the wedding. A manicure may add an additional $50 to $75 to your budget. Some brides like to try out their make-up before the wedding day. This can be done by hiring a professional make-up artist for a
trial run or by doing it yourself using your regular make-up products. If you're doing your own make-up, it's a good idea to take photographs of yourself so you can see how the finished effect will look on the big day. Alternatively, use the photos to explain your likes and expectations to a professional make-up artist. Expect to spend between $200 and
$700 on hair, cosmetics, and manicures altogether. A wedding ring or band for the brideThe terms "wedding ring" and "wedding ring has a wedding ring" and "wedding ri
diamonds or gemstones set in it. Traditionally, wedding bands used to be worn by husbands, while wedding rings were worn by wives. However, today's couples frequently select matching wedding bands used to be worn by husbands or gemstones. A plain
wedding band has no diamonds or gemstones. The price mainly depends on the type of metal, the size of the ring, and the design. Gold, platinum, palladium, silver, and titanium are the most popular alloys. A wedding ring for the bride costs between $1,000 and $2,000 on average. A wedding band typically ranges between $500 and $1,000. Who pays
for the bride's wedding ring? Couples usually split the cost of a wedding ring or band. The engraver will typically etch the wedding date and
the bride and groom's initials on the inside of the ring. The bride, of course, deserves to have a handsome husband by her side at the wedding and the location. A tuxedo is more commonly worn at black-
tie weddings, while a suit is more appropriate for less formal weddings. So how much to spend on a tuxedo or suit? The groom's outfit is rarely as expensive as the bride's, but it may still be a substantial investment. If you want to buy a wedding suit or tuxedo, expect to spend somewhere between $300 and $600. Renting the suit or tuxedo for the day
will cost anywhere from $50 to $200 plus a deposit. When you buy your wedding suit or tuxedo, make sure it fits you well. If not, have it tailored to properly fit your body type. Traditionally, groomsmen pay for their outfits and rentals. The typical cost of a groom's outfit is between $50 and $250. As a way of thanks, it is customary to give your
groomsmen gifts on or after the wedding day. Shoes for the groomWhat shoes does a groom need? Well, for starters, you'll want to match the color of the suit or tuxedo. Black shoes are a safe bet and will go well with most outfits. You can purchase dress shoes for as little as $50 or spend up to $1.000 on a designer pair. On
average, a decent pair of shoes for the groom costs between $200 and $300.Undergarments for the groomBoxers and undershirts are commonly worn underneath tuxedos or suits. It's a good idea to buy new stylish undergarments for your wedding day, whether the groom is going with a traditional suit, tuxedo or casual. Classy and/or sexy
undergarments for the groom on the average cost anywhere from $100 to $400. The price may largely depend on the underwear brand. Jewelry and accessories for the groom the groom
generally purchased by the groom. They can also be gifted by the bride or other family members. These accessories and can wear these on the wedding day. On average, though, you may expect to pay anything from $50 to $250 for jewelry and accessories
for the groom. Hairdresser and barber for the groom on the big day, also the groom wants to look his absolute best. You'll most likely require a hairstylist and a barber for the wedding day, all that is required is for the hairdresser to style it. A
barber will shave the groom on the day of the wedding. This will help him look sharp for his big day. The cost of these services can range from $100 to $400. The price may depend on where you live, whether the hairdresser and barber come to your house or if you have to travel there, and the amount of work needed. A wedding band for the
groomTraditionally, men have worn wedding bands, while women have worn wedding rings. Both are made of precious metals like gold, platinum, or silver, but a wedding bands. Which is a beautiful approach to showing their equal
commitment. The price of a wedding band depends on the design, type of metal, and ring size. Gold, platinum, palladium, silver, and titanium are the most popular alloys. On average, a wedding band for the groom costs between $500 and $1,000. The majority of couples split the cost equally for both rings. However, it is also common for the groom to
pay for his bride's wedding ring, and she pays for the wedding band for her future spouse. Occasionally, parents cover the purchase. Engraving can add, on average, between $50 and $100 to the cost of a wedding band. The engraver will typically etch the wedding date and the bride and groom's initials on the inside of the ring. A wedding ceremony is
the traditional part of a wedding in which two people are legally married by an officiant. Here's a rundown of the most typical wedding ceremony expenses. Officiant feeAn off
officiants must be licensed by their state before legally marrying couples. The cost of an officiant can vary greatly depending on where you live, who you choose, and what type of ceremony you want. Generally speaking, officiants charge between $250 and $750 for their services. Marriage license is a document that authorizes a
couple to get married. In most cases, you must obtain a marriage license from the county in which you will be marriage license prices vary from state to state but typically cost between $50 and $150. Church donationPerhaps you and your partner would want to marry in a church according to
tradition. This is frequently the case with religious couples who wish to preserve what their parents established and desire to continue the practice. If you're planning to marry in a church, be sure to ask about whether the couple is required to give a mandatory donation. Such a donation is given to the institution for using the space and services. If this
is the case, it might cost anything between $300 and $1000. If it is not necessary to make a monetary donation, you may still give a voluntary contribute is entirely up to you. Just don't forget to also include this amount in your wedding budget. Venue for the wedding ceremony You may choose to
have your wedding ceremony at the same location as your wedding reception. Alternatively, you might select a unique site just for the wedding ceremony. You can think of any kind of location that you want, including an outdoor or indoor space. Weddings may be held in a garden, a park, a countryside vineyard, or even on the beach, among other
places.Renting a castle, a boat, or a historic city hall is an excellent idea if you're searching for something unusual. The cost of renting such unique venues for your wedding ceremony can be as simple or elaborate as you like. You can choose from
flowers, candles, drapes, balloons, and other decorating ideas. The cost of hiring a florist to decorate your wedding ceremony can range from $250 to $1.000. The price may depend on the flowers you select, your location, and the time it takes the florist to put everything together. Suppose your family and friends can help decorate the wedding venue
In that case, you have only the cost of materials needed, such as flowers, candles, drapes, and balloons. These expenses may range between $50 to $500. These costs depend on how many decor items you have and what decorations you desire. Live music at the ceremony flow music at the ceremony often will enhance the ambiance
significantly. Some great options are string quartets, harpists, guitarists, choirs, and other musical groups. The expense of hiring live musicians for your wedding ceremony usually takes about one hour. Fees for bands vary considerably,
depending on the number of musicians, the type of music they play, and to a significant degree, their fame. A wedding reception is held after the wedding reception is held after the wedding reception begins with a
champagne toast for the bride and groom, followed by serving appetizers. After that, there may be a seated plated dinner or a wedding buffet. This dining typically evolves into a dance party. Alcoholic beverages are served, and/or guests may get their drinks from a bar. A wedding reception includes activities like speeches by members of both families
and close friends. The wedding couple might also share some words about their new life together. Wedding reception begins or after the dining as a sweet course. The average wedding reception expenses in the US ranges
anywhere from $4.000 to $20.000, depending on the number of guests, the venue selection, and food and drink expenses. Here's a list of the most common wedding reception costs. Venue for the wedding reception costs. Venue for the wedding reception costs.
wedding ceremony might be held in the same location as the reception or at a different venue for a wedding reception in the US varies anywhere from $2.500 to $7.500, depending on location, size, service, and popularity. Some venues do not charge a fee for using the facility. Instead, the rent is included
in the food and beverage expenses. This is generally the case when you have your wedding reception at a restaurant with a seated plated dinner. If you're on a tight budget, consider planning a backyard wedding. Outdoor weddings have become increasingly popular in the past few years. Champagne toast and appetizers Toasting with the bride and
groom is a popular custom at weddings. The wedding reception begins with a champagne toast to commemorate the bride and groom's marriage. This is also a time when appetizers are served. Hors d'oeuvres are small, savory dishes frequently served as an appetizer. They are usually bite-sized and can be either hot or cold. Common hors d'oeuvres
may include shrimp cocktails, cheese platter, sushi rolls, quesadillas, and chicken wings. On average, a champagne toast with appetizers can cost anywhere from $7.50 to $25 per person. Wedding catering Food and drink are typically provided at a wedding reception to ensure guests do not go hungry. The reception and party can last anywhere from
two to ten hours. The term "wedding catering" refers to the service of providing a buffet or seated plated dinner at a wedding event. Alcoholic and nonalcoholic beverages are available. Wine is frequently served at dinner tables at seated plated meals. The catering costs are primarily determined by the selected food, drinks, and service options. Buffet
meals are usually less expensive than plated dinners. The cost of a plated dinner with table service will cost more. In addition, and $80 per person. A buffet will be available at the lower end of the pricing spectrum. In contrast, a plated dinner with table service will cost more. In addition,
alcoholic beverages served during the meal might set you back anything from $10 to $40 per person. Party snacks and drinks. These can include potato chips, pretzels, peanuts, candy bars, soft drinks, beer, wine, and mixed drinks. If you want to
throw a dance party, the costs of servings drinks at a party are generally between $10 and $20 per person per hour. Expect to spend anywhere from $20 to $80 per person on party foods and beverages. If you want to save some costs, you may opt for a paid bar instead of an open bar. When guests are offered an open bar, they may consume whatever
beverages they choose whenever they want. When the wedding guests are served a paid bar, they are limited to pre-chosen and purchased alcoholic beverages. When visitors go over your limits, they have to pay for the drinks themselves. MusicHiring a DJ, professional musicians, and/or a live band for your wedding is a great way to add ambiance and
keep the wedding party going. A DJ is in charge of the music at a wedding celebration. This might include playing pre-recorded music, taking requests from guests, and MCing or announcing events throughout the evening and night. Some DJs also bring along lighting or other special effects. You may hire a DJ to only play music at your dance party. In
addition, you can also request that the DJ provide suitable music for hours leading up to that event, such as ambiance music during the champagne toast and buffet or playing music at a wedding party feel
even more special. There are a few different options. You could, for example, have acoustic musicians or a live band playing. Or perhaps both but at other times. Acoustic artists are more personal and ideal at the start of your wedding reception when guests arrive and the married couple makes their entrance. Typically, two or three individuals make
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up a small ensemble. They generally perform light jazz, classical music, or popular covers. The average cost of a small acoustic music ensemble ranges between $200 and $400 per hour. A live music band is an excellent way to spice up your evening party. A two-hour live performance with a pause in the middle is typical. The DJ has a perfect
opportunity to step in during the break and keep your party going. Live cover bands are pretty popular at weddings. They simply play well-known songs from the past. Most people dance to the music they are familiar with, singing along and having a wonderful time. For a live cover band at your wedding party, expect to pay anything from $750 to
$1,500 for a two-hour gig. It can cost anything from $1,500 to $10,000 to hire a well-known live band, or an orchestra for your wedding. Sound and light equipment for the stage and/or dance floor. Such gear is sometimes included
in the rental fees for the venue. It is also not uncommon for the DJ or a music band to bring along their sound and light equipment. In case you need to rent sound and light equipment for your wedding reception, expect to spend on average anything between $250 and $1.000. If you only require some presentation material (mic, speakers, beamer),
expect a lower price range end. You may need more extensive sound and lights equipment for a big dance party. For which the price will be at the higher end. Catering rentals f you're serving a food buffet, you may need to rent catering rentals f you're serving a food buffet, you may need to rent catering equipment such as tables, tablecloths, chairs, dishes, plates, cups, and cutlery. You can either have the catering
company provide the equipment or rent it from a rental company. Wedding venues that serve a seated plated dinner generally supply all these materials without additional charges. If not included in the venue rental, expect to spend on average between $400 and $1,200 on catering rentals for your wedding reception. You may also have to pay some
transportation fees for the delivery and pick up of the rentals. Waiters and bartenders waiters and bartenders for a wedding reception, depending on the terms of your contract. In most cases, hiring your own waiters and bartenders for a wedding reception will cost between $40 and $80 per hour
per worker. In case you want to spicy up your party by serving cocktails, you may need to hire a mixologist as your bartender. This person is professionally trained in mixing cocktails and other mixed drinks. The typical hourly fee for a mixologist ranges from $50 to $100. Decorations Suppose you want your wedding reception to look even more
 admirable and personal. In that case, you'll almost definitely want to decorate the spaces used, giving it a personal touch. If you have a wedding theme, you'll probably want to see it back in the decorate your wedding reception. However, the essential
centerpieces are usually flowers. You can either choose to have your florist decorate the spaces or ask your family and friends to do so. Later in this chapter, you'll find a list of the different flower expenses for your wedding day. Decorating the spaces for a wedding reception costs on average between $100 and $1.000. When you can ask family and friends to do so. Later in this chapter, you'll find a list of the different flower expenses for your wedding day. Decorating the spaces for a wedding reception costs on average between $100 and $1.000. When you can ask family and friends to do so. Later in this chapter, you'll find a list of the different flower expenses for your wedding day.
friends to help, all you have to pay for are the materials. It will be more expensive and at the higher end of the price range if you need to hire someone to do the decorating. The wedding cake together. It's a fun and beautiful ritual that has been
around for decades. The married couple usually cuts the wedding cake after the wedding ceremony, when all guests have arrived for the wedding reception. Or later in the day at the start of the dessert portion of the reception dinner or buffet. The price of a wedding cake depends on many factors such as size, flavor, design, and decorations. Expect to
pay anything from $3 and $8 per person on average. For example, a great wedding cake for these guest count: Additional expenses for the wedding cake may include toppers, ribbons, and
flowers. They generally cost between $25 and $100. If you don't pick up the wedding cake but have it delivered, expect to pay an additional $50 to $150, depending on your location and the size of the wedding cake. Two of the most common wedding preparation expenses are discussed in this section. Although there may be more expenses. Wedding
invitation cardsTraditionally, wedding invitations are sent out to formally invite guests to the wedding reception. The invitation usually includes all of the details about the event, such as date, time, location, and dress code. Most importantly, it should include an RSVP card that guests use to let the couple know if they will
be able to attend or not. You may also inquire on the card whether your guests have any food allergies or require special attention. Customized invitation or not. You may also inquire on the card whether your guests have any food allergies or require special attention. Customized invitation or not. You may also inquire on the card whether your guests have any food allergies or require special attention. Customized invitation or not. You may also inquire on the card whether your guests have any food allergies or require special attention. Customized invitation or not. You may also inquire on the card whether your guests have any food allergies or require special attention. Customized invitation or not. You may also inquire on the card whether your guests have any food allergies or require special attention.
more likely to be more expensive than one with only text. If you include an RSVP card, it is customary to also pay for the postage for sending back this card. The costs of sending these cards back range from $0.50 to $1.50 per card, on average. These days, sending a wedding invitation by E-Mail or WhatsApp and Facebook Messenger is quite common
and growing in popularity. You can also do both, first send an electronic message as soon as possible to save the date and later send a lovely wedding invitation via post. Wedding rehearsal dinner is a party meant to help the bride and groom and their families go through the wedding day plans and rehearsal dinner is a party meant to help the bride and groom and their families go through the wedding rehearsal dinner is a party meant to help the bride and groom and their families go through the wedding rehearsal dinner is a party meant to help the bride and groom and their families go through the wedding rehearsal dinner is a party meant to help the bride and groom and their families go through the wedding rehearsal dinner is a party meant to help the bride and groom and their families go through the wedding rehearsal dinner is a party meant to help the bride and groom and their families go through the wedding rehearsal dinner is a party meant to help the bride and groom and their families go through the wedding rehearsal dinner is a party meant to help the bride and groom and their families go through the wedding rehearsal dinner is a party meant to help the bride and groom and their families go through the wedding rehearsal dinner is a party meant to help the bride and groom and groom and the bride and groom and groo
speeches. It is usually held either in the evening before or a few days before the wedding. Family and other close members of the wedding party are all invited. A wedding rehearsal dinner might be held in a more personal setting, such as at the parents house, or it may be a plated dinner in a restaurant. Usually, the parents pay for these costs. If the
bride and groom pay themselves, expect a wedding rehearsal dinner to cost on average between $30 and $100 per person. Flowers are an essential part of the wedding day. They are used for the brides' bouquet, the groom's boutonniere, and the
wedding car and procession. Wedding bouquet for the bride's wedding bouquet is a lovely arrangement of flowers that she will hold during her wedding ceremony and reception. The bouquet might include any flower. However, roses, lilies, and orchids are popular choices. A florist generally creates a bouquet that matches well with the
bride's wedding dress and/or the wedding bouquet might cost anywhere from $50 to $250. Boutonniere for the groom wears on the left lapel of his jacket. It complements the bride's bouquet and dress and the groom's outfit. The
boutonniere colors usually match with the wedding color schemes. The boutonniere for the brides bouquet. A boutonniere for the brides are often
made of the same flowers as the bride's bouquet but have a more straightforward design and fewer flowers. In situations where the bridesmaids' gown colors are entirely different from the wedding dress colors, the bridesmaids' gown colors are entirely different from $25 to $75 per
person, depending on the flowers and closest friends of the bride and groom wear on their clothing on the wedding day. Corsages are usually made from the same flowers as the bride's and groom's bouquets. They may include a
ribbon to tie around the wrist or safety pins to attach to the lapel of the clothing. A wedding corsage might cost anywhere from $15 to $30 per person, depending on the flowers used, the number of corsages ordered, and how much work the florist must do to make them. Decorating the wedding locations with flowers can be used to decorate
both the wedding ceremony and reception areas. At the wedding ceremony, lovely floral arrangements might be used to decorate the marriage altar and aisle. Flowers can be used to decorate the marriage altar and aisle enter, stand and sit down. The average cost of flowers to
decorate the wedding ceremony and reception areas is usually between $250 and $1.000. The price depends on the number of locations, that need decorations, and bows may all be used to decorate the wedding cars. Sometimes, the same kinds of
flowers used in the bride's bouquet or other wedding flower arrangements are also used to decorate the cars. The bride and groom are seated in the first car. This car will be the most decorated. The wedding guests may be given (white) ribbons to
tie to their vehicle's mirrors or aerials. The average cost of the wedding car decorations, typically including flowers, ribbons, and bows, is between $50 and $250. These expenses depend on the number of cars decorated and the amount and quality of the decorations used. Most couples hire a wedding photographer to capture their special day. The
photographs tell the wedding day's story in pictures. If you want to use the pictures in their original intent, consider making a photo album with them. Nowadays, wedding photographs are frequently posted on social media sites like Facebook and Twitter. Couples may also consider hiring a videographer to capture the most memorable moments in
motion and sound. The wedding video will be the visual storytelling of the day, all captured on film. Short videos from the wedding photographer? Smartphones can produce excellent photographs. You don't need an expensive
camera, and everyone can take photos. If you have many family and friends taking pictures, you'll undoubtedly have some fantastic ones. This saves you the money it would cost to hire a wedding photographer. However, suppose you want to have a complete and cohesive set of photographs that capture the atmosphere, the emotions, the timeline, and
all the important moments of your wedding day. In that case, it is best to hire a professional photographer will walk along with you on your wedding day, and capture all vital moments, usually far more elegantly for
quickly posting on your social media accounts. Make sure someone you trust is available to help you with this procedure. The photographer can give your assistant these photos to upload on your social media accounts using your login information. The cost of wedding photography services varies wildly, depending on location, experience, demand, the
number of hours booked, and other factors. Most couples spend, on average, between $1,500 and $3,000 on wedding videographer records the wedding videographer vectors as they unfold, creating a valuable video documentary of your wedding videographer records the wedding videographer vectors.
with photographers to ensure that each gets all the essential shots. Nowadays, besides a video documentary, you may also obtain a few short wedding videos from the videographer. These are delivered to you quickly on your wedding videographers, wedding videographers
vary in price depending on their experience, demand, location, the number of hours booked, and other factors. Couples who opt for a wedding videographer on average spend between $1,000 and $2,500 on the service. This section lists other expenses that may apply to a wedding planner, favors, transportation, gifts, a guest
book, and insurance. Wedding planner is a person who works in the wedding planner? If you're confident that you can plan a wedding planner? If you're confident that you can plan a wedding planner is a person who works in the wedding planner? If you're confident that you can plan a wedding planner is a person who works in the wedding planner? If you're confident that you can plan a wedding planner is a person who works in the wedding planner.
stress in the months leading up to your wedding day and don't mind spending money on it. In that case, a wedding planner may save you money in the long run. This person is likely to negotiate a lower cost for a wedding site, meals, music, and other services. The bigger
the wedding, the more significant the advantages may be. A professional wedding planner may cost anywhere from $1.250 to $3.000 on average. Fees depend on your location, the size, and the complexity of the wedding planners in your region. Typical examples of such areas are Los
Angeles and New York. Wedding favors Wedding favors wedding favors are small gifts that people receive at a wedding favors varies
depending on the chosen item and typically ranges from $2.50 to $10 per favor. Transportation Most likely, you'll need transportation on your wedding events. Here are some examples: Wedding limousine: A wedding limousine can be a great way to travel in style on your wedding events.
day. It is also convenient to transport your wedding dress, cake, and other wedding bus: A wedding bus is a practical way to transport a large number of guests between the various wedding locations such as city hall, church, reception, and party. Classic car or sports car: If you're having a small, intimate wedding, you may not
need a stretched limousine or bus. In this case, renting a classic convertible or a sleek sports automobile for the day may be a better option. Taxi or Uber: If you're on a tight budget, you can save money by using taxis or Ubers instead of renting a car for the day. The cost of transportation varies depending on the type of vehicle rented, the number of
hours used, the distance traveled, and the cost to hire a driver. Transportation on your wedding day may range from as little as $50 to $1.500 and above. Gifts for people who helped outMany couples choose to give gifts to the people who helped make their
wedding day special. This could include the parents, relatives, friends, your wedding planner, and others who went above and beyond to help out. Generally, gifts for people who significantly helped out with your wedding planner, and others who went above and beyond to help out. Generally, gifts for people who significantly helped out with your wedding planner, and others who went above and beyond to help out. Generally, gifts for people who significantly helped out with your wedding planner, and others who went above and beyond to help out. Generally, gifts for people who significantly helped out with your wedding planner, and others who went above and beyond to help out. Generally, gifts for people who significantly helped out with your wedding planner, and others who went above and beyond to help out. Generally, gifts for people who significantly helped out with your wedding planner, and others who went above and beyond to help out.
to make your wedding a success. Guest book and leave a short message for the bride and groom. This is a fun way to look back on your wedding day and see all the well-wishes from your friends and family. For a decent wedding guest book
expect to pay between $25 and $75.A guest book is generally placed on a table with a nice pen next to it. Flowers may be used to decorate this table. Wedding insurance for your wedding day. This insurance isn't particularly pricey, but it can cover significant expenditures or
claims. Some of the things that are typically covered by wedding insurance include: Cancellation or postpone the wedding due to a medical emergency. For example, injury or illness to the bride or groom or death in the family. Weather-related emergency. For example, injury or illness to the bride or groom or death in the family. Weather-related emergency is a medical emergency. For example, injury or illness to the bride or groom or death in the family. Weather-related emergency is a medical emergency. For example, injury or illness to the bride or groom or death in the family. Weather-related emergency is a medical emergency injury or illness to the bride or groom or death in the family. Weather-related emergency is a medical emergency injury or illness to the bride or groom or death in the family. Weather-related emergency is a medical emergency injury or illness to the bride or groom or death in the family. Weather-related emergency is a medical emergency injury or illness to the bride or groom or death in the family. Weather-related emergency is a medical emergency injury or illness to the bride or groom or death in the family. Weather-related emergency is a medical emergency injury or illness to the bride or groom or death in the family.
happening, such as a last-minute bankruptcy of an essential supplier. Jewelry, gifts, and other items that are lost or stolen. Property damage at the wedding insurance premiums range on average from $100 to $500, depending on the coverage selected
Weddings are expensive. The detailed breakdown of all of the wedding costs listed above can assist you in making a realistic wedding budget. Also, using this list, you may save money by carefully considering all of your options while still having the wedding of your dreams. In this section, you'll find examples of real US wedding budgets created with
the wedding budget calculator on this page. These examples will give you an idea of the real average wedding costs breakdowns for different budgets. This couple invited 80 persons. The wedding ceremony was in the late afternoon followed by a reception with a cake cutting ceremony and an evening party with drinks, snacks and dancing. The couple
decided to have an open bar for the first 1.5 hours of the reception. Hereafter, there was a dance party with a cash bar. Click here to download the spreadsheet for this $10K wedding budget.~10%Dress for the Bride$180.00Make-up and Nails
Artist$80.00~5%Outfit for the Groom$390.00Shoes for the Groom$30.00Hairdresser and Barber for the Groom$70.00~10%Venue with open bar (1.5 hours, 80 people)$2.632.00Live music - student jazz band$250.00Simple snacks$360.00DJ (all equipment included for
dance party)$920.00~4%~6%Bouquet for the Bride$220.00Boutonniere for the Groom$60.00Flowers for the Wedding Locations$400.00~10%~15%Wedding Insurance$260.00Other Expenses$250.00 This couple invited 100 people. Their wedding venue was a country club. After the
ceremony, they had a cocktail hour with an open bar, followed by a seated three course dinner. The celebration continued with an evening party with a DJ and a live cover band. Click here to download the spreadsheet for this $25K wedding budget. ~7%Dress for the Bride$1,200.00Dress Alterations and Pressing$150.00Shoes for the
Bride$220.00Hair Stylists for the Bride$220.00Hair Stylists for the Groom$85.00 \sim 10\%Venue for the Groom$160.00Hairdresser and Barber for the Groon
gitarist)$450.00 \sim 20\%Catering - 3 course menu + drinks (100 people)$5,200.00 \sim 25\%Open bar (4 hours, 100 people)$3,400.00Party Snacks$600.00DJ for the Party$750.00Live Cover Band$1,500.00 \sim 25\%Open bar (4 hours, 100 people)$3,400.00Party Snacks$600.00DJ for the Party$750.00Live Cover Band$1,500.00 \sim 25\%Open bar (4 hours, 100 people)$3,400.00Party Snacks$600.00DJ for the Party$750.00Live Cover Band$1,500.00 \sim 25\%Open bar (4 hours, 100 people)$3,400.00Party Snacks$600.00DJ for the Party$750.00Live Cover Band$1,500.00 \sim 25\%Open bar (4 hours, 100 people)$3,400.00Party Snacks$600.00DJ for the Party$750.00Live Cover Band$1,500.00 \sim 25\%Open bar (4 hours, 100 people)$3,400.00Party Snacks$600.00DJ for the Party$750.00Party Snacks$600.00Party Snacks$
Cars \$120.00 Flowers for the Wedding Locations \$550.00 \sim 2\% Wedding Cake for 102 servings \$410.00 Delivery Costs \$60.00 \sim 6\% \sim 15\% Wedding Planner \$2,250.00 Photographer \$1,490.00 Transportation \$550.00 T
entire wedding day took place in a beautiful vineyard. The ceremony was outside, in the garden, and was enriched with romantic live music. Than they held a wedding reception with appetizers, a three course dinner, followed by a big party with a DJ and a live music band. Click here to download the spreadsheet for this $50K wedding
budget.~4%Dress for the Bride$1,280.00Dress Alterations and Pressing$120.00Shoes for the Bride$260.00Hair Stylists for the Bride$220.00Make-up and Nails Artist$120.00~20%Venue for the wedding ceremony and reception (Vineyard for the whole
day)$8,500.00 Gfficiant Fee$350.00 Live Music at the Ceremony $400.00 Decorations$250.00 \sim 25% Open bar (4 hours, 240 people)$6,720.00 People)$6,720.00 For the
Party 900.00Live Music Band 1,600.00Sound and Lights Equipment Rental 500.00Flowers for the Bride 380.00Flowers for the Groom 120.00Flowers for the 4 Bride 380.00Flowers for the Wedding Locations 1,100.00Delivery cost 1,100.00Delivery cost 1,100.00Flowers for the 380.00 Flowers 
Cost$150.00~5%~10%Wedding Planner$2,250.00Guest Book$95.00Transportation$1,250.00Gifts for People who helped you$350.00Wedding Insurance$400.00Other Expenses$1,000.00 This couple invited 150 people. They had rented a venue just outside LA for the whole day. After the wedding ceremony, there was a 2-hour reception with an open
bar and appetizers, followed by a seated dinner with a four course menu. The day ended with a dance party with a great DJ.Click here to download the spreadsheet for this $75K wedding budget.~10%Dress for the Bride$550.00Undergarments / Lingerie for the Bride$5,500.00Undergarments / Lingerie for the Bride$550.00Undergarments / Lingerie for the Bride$5,500.00Undergarments / Lingerie for the Bride$5,5
Stylists for the Bride$650.00Make-up and Nails Artist$350.00~2%Outfit for the Groom$3,00.00Officiant Fee$550.00Live Music at the Ceremony$5,500.00Officiant Fee$550.00A artist$350.00~2%Outfit for the Groom$3,00.00Officiant Fee$550.00Live Music at the Ceremony$5,500.00Officiant Fee$550.00Clive Music at the Ceremony$5,500.00Clive Music at the Ce
course menu + drinks (150 people)$19,500.00Rentals (tables, chairs, linen etc)$1,300.00~1%Rehearsal Dinner (10 people)$1,000.00~6%Bouquet for the Bride$650.00Bouquets for the 6 Bridesmaids$900.00Flowers for the Wedding
Locations$3,100.00Delivery Cost$150.00~5%~17%Wedding Planner$7,200.00Guest Book$95.00Transportation$1,500.00Gifts for People who helped you$600.00Wedding Insurance$470.00Other Expenses$2,500.00 As you can see in the examples above, there are many different things you can spend your money on, and everything can cost a wide
range of money. For example, your wedding food catering at all. The choices you make are very personal. Maybe you don't care a lot about an expensive wedding dress, but you do want a cool dance party after you get married. Or maybe you care a
lot about the food at your reception, and less for a cocktail hour. When you need to choose what to spend your money on, you can make a list with the following categories: 1 - What do you find so important that you don't want to be on a budget? 2 - What do you find more than the following categories: 1 - What do you find so important that you don't want to be on a budget? 2 - What do you find important that you don't want to be on a budget? 3 - What do you find so important that you don't want to be on a budget? 3 - What do you find so important that you don't want to be on a budget? 3 - What do you find so important that you don't want to be on a budget? 3 - What do you find so important that you don't want to be on a budget? 3 - What do you find so important that you don't want to be on a budget? 3 - What do you find so important that you don't want to be on a budget? 4 - What do you find so important that you don't want to be on a budget? 4 - What do you find so important that you don't want to be on a budget? 4 - What do you find so important that you don't want to be on a budget? 5 - What do you find so important that you don't want to be on a budget? 5 - What do you find so important that you don't want to be on a budget? 5 - What do you find so important that you don't want to be on a budget? 5 - What do you find so important that you don't want to be on a budget? 5 - What do you find so important that you don't want to be on a budget? 5 - What do you find so important that you don't want to be on a budget? 5 - What do you find so important that you don't want to be on a budget? 5 - What do you find so important that you don't want to be on a budget? 5 - What do you find so important that you don't want to be on a budget? 5 - What do you find so important that you don't want to be on a budget? 5 - What do you find so important that you don't want to be on a budget? 5 - What do you find so important that you don't want that you don't want the you find so important that you don't want the you find so impor
have?4 - What would you doubt about?5 - What do you think unimportant, and isn't worth your money?This list can help you to also determine how much money you would want to spend on each category. After you have entered your budget plan in the calculator above, you can download a spreadsheet with your wedding budget. Use the DOWNLOAD
button to do so. After you press the download button, two files will be downloaded, both in a so-called "CSV" format.1 - In the first file whose name ends with 'semicolon', the cells in the spreadsheet are separated by semicolons. You can
import the downloaded spreadsheet in both Excel and Google Sheets. Excel in US and Google Sheets can usually automatically open CSV file with a semicolon separation. Click on this Youtube link for a demo how to import a CSV file in EXCEL. For a demo how to import in
GOOGLE SHEETS, click on this Youtube link. Want to know how many drinks you need for your party? Use this Alcohol Calculator will show and spirits you will need and what the estimated cost will be. Simply enter the number of persons and this Wedding Cake Calculator will show
you the matching cake servings chart and the average cost for the wedding cakes found. Soaring inflation over the past two years has created financial strain for most Americans, perhaps none more so than those already paying a surcharge for necessities. Consumers and officials alike have pushed in recent years to eliminate or reduce sales taxes on
some essentials — specifically, groceries, diapers and period products. But shoppers are still paying taxes on these purchases in many parts of the country. On top of surging prices at the grocery store, over a dozen U.S. states still charge a sales tax on food. Residents in 27 states pay anywhere from 4% to 7% in state sales taxes on diapers, and 21
states impose taxes on period products. States with sales tax on groceries, diapers and period products. People in Idaho and Mississippi fork over a standard 6% sales tax for groceries, the highest rate nationwide. Six states apply reduced sales tax rates for
food, but Alabama, South Dakota, Hawaii, Idaho, Kansas, and Oklahoma currently impose a standard sales tax rate of 4% on groceries. Mississippi and Tennessee charge the higher — up to an extraordinary 11% in Oklahoma and 10.9% in Missouri
Washington, Arizona, South Carolina, Kansas, Tennessee and Alabama allow local taxes on diapers to go as high as 9% to 10%. According to the Alliance for Period Supplies, many states tax period products — which cost an average $20 per cycle, according to the National Organization for Women — as luxury items with rates similar to makeup and
electronics. Indiana, Tennessee, and Mississippi charge the country's highest "tampon tax" of 7%. Meanwhile, five states have no sales tax on essentials The push to eliminate or lower sales tax on groceries, diapers and period products has gained traction hand in
states have exempted diapers from sales tax or lowered the rate. North Dakota ended its diaper tax on June 30. Advocacy group National Diaper Bank Network tells Money it's supporting proposals to end diaper tax on June 30. Advocacy group National Diaper Bank Network tells Money it's supporting proposals to end diaper tax on June 30. Advocacy group National Diaper Bank Network tells Money it's supporting proposals to end diaper tax on June 30. Advocacy group National Diaper Bank Network tells Money it's supporting proposals to end diaper tax on June 30. Advocacy group National Diaper Bank Network tells Money it's supporting proposals to end diaper tax on June 30. Advocacy group National Diaper Bank Network tells Money it's supporting proposals to end diaper tax on June 30. Advocacy group National Diaper Bank Network tells Money it's supporting proposals to end diaper tax on June 30. Advocacy group National Diaper Bank Network tells Money it's supporting proposals to end diaper tax on June 30. Advocacy group National Diaper Bank Network tells Money it's supporting proposals to end diaper tax on June 30. Advocacy group National Diaper Bank Network tells Money it's supporting proposals to end diaper tax on June 30. Advocacy group National Diaper Bank Network tells Money it's supporting proposals to end diaper tax on June 30. Advocacy group National Diaper Bank Network tells Money it's supporting proposals to end diaper tax on June 30. Advocacy group National Diaper Bank Network tells Money it's supporting proposals to end diaper tax on June 30. Advocacy group National Diaper Bank Network tells Money it's supporting proposals to end diaper tax on June 30. Advocacy group National Diaper Bank Network tells Money it's supporting proposals to end diaper tax on June 30. Advocacy group National Diaper Bank Network tells Money it's supporting proposals to end diaper tax on June 30. Advocacy group National Diaper Bank Network tells Network t
have passed laws or amended their tax codes to reduce or eliminate taxes on period products, and 11 more are considering legislation to do the Same this year, according to data from the Alliance for Period Supplies, a sister organization to do the same this year, according to data from the Alliance for Period Supplies, a sister organization to the National Diaper Bank Network. In June, Nevada passed a bill to exempt diapers from sales tax, and Texas
did the same for both period products and diapers. Nevada residents will vote on the exemption next November in a ballot measure. Texas' exemptions went into effect Sept. 1. While groceries are exempt from taxes in most of the country, seven states charge a standard sales tax rate on groceries and six impose reduced levies. This year, Kansas,
Virginia, Illinois, Idaho, and Tennessee either eliminated or reduced sales taxes on groceries. Oklahoma, Hawaii, Missouri, Utah, Alabama and Kansas are either advancing legislation or considering proposals to reduce or eliminate grocery taxes. Impact of sales tax on essentials For the poorest Americans, the additional cost of sales taxes on
essentials can be insurmountable, leading to or exacerbating hunger, obesity and other health problems, especially for young children. A 2021 study found that households were 3% more likely to experience food insecurity in states with a grocery sales tax of 4% compared to states without the tax. "These taxes are regressive and disproportionately
impact low-wage families and those living in poverty as they pay a higher share of their income in taxes," Joanne Samuel Goldblum, CEO of the National Diaper Bank Network and the Alliance for Period Supplies, tells Money. About one in three U.S. families can't afford enough diapers, according to the National Diaper Bank Network, which estimates
a month's worth of diapers costs $70 to $80 per baby. Barriers to accessing essentials have educational consequences, too. The Period Project, an organization that facilitates access to period products. A survey released in 2021 by the
brand U by Kotex found that more than a third of low-income people who menstruate report missing work, school or other events due to financial barriers to period products. This story was updated on Sept. 13, 2023, to include legislative changes in Texas and Nevada. More from Money: The 7 Most Popular Ways People Are Saving Money on
Groceries Now Best Personal Loans of May 2023 Here's Where People Pay the Highest (and Lowest) Sales Tax in America For the 2025 edition of Best Banks, Money evaluated more than 275 financial institutions, including national, online and regional banks and credit unions. We looked at hundreds of data points covering minimum deposit
requirements, annual percentage yields, fees and other features like customer service and convenience. Among those more than 275 institutions, we established Money's top picks in the following categories: best national banks, best online banks, best online banks, best online banks for digital investing, best credit unions, best banks for students, best banks for seniors, and
best banks for members of the military. We also looked at five regions: the Northeast, Mid-Atlantic, Southeast, Mid-Atlantic, M
the publication's oldest franchises, providing readers an annual analysis of the best financial institutions for everyday banking needs. ALL Suburbs with Soul New Boomtowns Culture Hubs Not Just College Towns Best Kept Secrets View As: Grid List This charming town has an award-winning main street, good schools and easy access to NYC. The
cultural epicenter of one of America's hottest cities. The "Scenic City" is high on outdoor adventure and all-around charm. A foodie paradise that's great for families. The heart of Queen City beats stronger than ever. America's first completely solar-powered town prioritizes sustainability and self-sufficiency — even during hurricane season. A former
copper boomtown, this city has its thriving population of artists and historians to thank for its free-spirited vibe. This artsy Midwestern city has jobs, fishing and craft beer. A Southern charmer with a small-town feel. This town — built largely around a paper mill that dates back to 1883 — works hard to honor its history. A tiny town with a massive
heart. An under-the-radar gem still unspoiled by sprawl (and boasting over 250 waterfalls, to boot). Ads by Money. We may be compensated if you click this ad.Ad This town along the Colorado River is a nature lover's paradise. The Mississippi beach town — just an hour's drive from New Orleans — has a robust art scene (and a love for golf carts).
Dating back to 1639, this small city has a classic New England feel. This North Carolina city is the most affordable tip of the state's prestigious "research triangle." A picturesque hot spot for outdoor adventurers and artists alike. This town's eclectic atmosphere appeals equally to college students and families. Southern hospitality served with a side of
basketball and bourbon. Arts and academia meet in this bustling city with nearby natural wonders. Ads by Money. We may be compensated if you click this ad.Ad A thriving town that's affordable and outdoorsy. This town boasts affordable home prices, exposed rock cliffs and a minor-league baseball team. A musical city with a charming downtown
and tons of job opportunities. The heart of western Massachusetts' Five Colleges area is full of indie bookstores and restaurants. Home to a pedestrian-friendly downtown brimming with music, shops and energy. Arguably America's most diverse and welcoming big city. Sactown boats a big city arts scene and an unwavering commitment to doing right
by locals. A Southern city that's steeped in history but forward-looking in every way. A sun-drenched desert city with so much to offer. This revitalized city is finally getting the spotlight. The magic of Motor City is undeniable. This historic mill town is artsy and affordable. Ads by Money. We may be compensated if you click this ad.Ad An inclusive
Midwestern town with a fascinating heritage. A walkable Philly 'burb with parks, restaurants and good schools. This up-and-coming city on the Hudson celebrates art and architecture in equal measure. Cincinnati's little secret brims with charm. The perfect place to raise a glass (and a family). A charming town near the Twin Cities with affordable
homes and room for adventure. A hip Detroit enclave with festivals, shops and walkable nightlife. An eco-friendly Chicago outpost with a commitment to conservation. A thriving city that's full of adventure. This historic city has a thriving economy and an enviable food scene. A booming tech hub with an abundance of affordable homes. A mainstay on
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food. A rising star with Ozarks charm. Award logos, accolades, and headlines from Money.com bring a new dimension to your website, online and offline marketing, social media campaigns and more. To license our logo or accolades, reach out via the form below and we'll get back to you within 1-2 business days. GET STARTED What is the average
cost of a wedding in 2022? As couples prepare to tie the knot this year, it's essential to understand the current landscape of weddings in 2022 are expected to come with a hefty price tag. In this article, we will delve into the factors influencing the average cost of a wedding in
2022, explore trends in wedding expenses, and provide tips on setting a realistic budget without sacrificing your dream day. With the ongoing impact of the pandemic and evolving industry trends, it's crucial for soon-to-be-wed couples to be well-informed about the rising costs associated with weddings in 2022. Understanding these factors can help
navigate the financial aspects of planning a memorable celebration without feeling overwhelmed by mounting expenses. From venues to catering, attire to décor, and everything in between, weddings often demand substantial financial investment. As we unravel the average cost of a wedding in 2022, it's important to stay informed about creative ways
to save on costs without compromising on quality or personalization. Additionally, real-life examples from different regions will give insight into how location can influence wedding expenses. Whether you're planning an intimate ceremony or a grand celebration, knowing what determines the average cost of a wedding in 2022 can assist in making
informed decisions for your special day. Factors That Influence the Average Cost of a Wedding in 2022 There are several factors is the location of the wedding. The cost of weddings can vary greatly depending on the city or region where the event is taking
place. Urban areas tend to have higher costs for venues, vendors, and other services compared to rural or suburban areas. Additionally, popular wedding destinations such as Hawaii or New York City typically come with a higher price tag. Another factor that influences wedding costs is the number of guests. The more guests you have, the more you
will need to spend on things like catering, rentals, and favors. Moreover, the type of venue and time of year can also impact costs. For example, peak wedding season (typically spring and summer) tends to be more expensive than off-peak seasons. Similarly, luxury venues such as hotels or resorts can drive up costs significantly compared to alternative
options like a backyard or park. In addition to these factors, personal preferences and cultural traditions can also affect wedding expenses. Some couples may choose to splurge on certain elements like a live band or an elaborate floral display, while others may prioritize different aspects of their celebration. Understanding how these various factors
can influence wedding costs is crucial for couples looking to plan a wedding within their means without sacrificing their vision for their special day. Breaking Down the Average Cost of a Wedding in 2022When it comes to planning a wedding, one of the most crucial aspects is understanding and budgeting for the average cost. In 2022, the average cost
of a wedding can vary greatly depending on several factors, from location to the number of guests. Breaking down these costs can help couples better prepare for their big day. Venue The venue is often one of the largest expenses when it comes to wedding planning. In 2022, couples can expect to spend a significant portion of their budget on the
venue, with costs varying depending on whether they choose a traditional banquet hall, outdoor garden, or destination location. Catering and BarAnother major expense for weddings in 2022 is catering and beverages. The average cost per guest for food and drinks can add up quickly, especially if couples opt for unique or specialized menus. Open
bars and signature cocktails can also contribute to higher costs in this category. Decor and Flowers are also important elements are also important elements that contribute to higher costs in this category. Decor and Flowers are also important elements that contribute to higher costs in this category. Decor and Flowers are also important elements that contribute to higher costs in this category. Decor and Flowers are also important elements that contribute to higher costs in this category. Decor and Flowers are also important elements that contribute to higher costs in this category. Decor and Flowers are also important elements are also important elements that contribute to higher costs in this category. Decor and Flowers are also important elements are also important elements are also important elements are also important elements.
reception, including centerpieces, bouquets, and other decorative elements. Understanding these key components that make up the average cost of a wedding in 2022 can help couples allocate their budget effectively and plan accordingly. By breaking down these expenses into specific categories such as venue, catering, and decor, couples can better
navigate the often daunting task of budgeting for their special day. Trends in Wedding Expenses for 2022 experiences. Couples are opting for unique and customized elements to make their special day stand out. This includes personalized
decor, interactive food stations, and one-of-a-kind entertainment. With this trend, couples are willing to allocate a larger portion of their budget to create a memorable and individualized experience for themselves and their guests. Smaller, intimate
affairs. Due to ongoing uncertainties surrounding the pandemic, many couples are choosing to host more intimate gatherings with close family and friends. While this may seem like it would lower costs, it often results in higher per-person expenses as couples are able to allocate more budget per guest while keeping the overall cost down. Technology
IntegrationIn 2022, there has been an increased investment in technology is playing a significant role in wedding expenses. While these technological elements come with additional costs, they provide both practical for wedding expenses.
solutions and enhanced experiences for couples and their guests. Overall, these trends showcase how couples are prioritizing unique experiences, intimacy, and technological innovation when it can also be
financially daunting. With the average cost of a wedding in 2022 continuing to rise, many couples are looking for creative ways to save on wedding costs within budget while still having the wedding of their dreams. One creative way to
save on wedding costs is by being flexible with the wedding date and time. Choosing to have a wedding during the off-peak season or on a weekday can often result in significant savings on venue fees, catering, and other services. Additionally, holding both the ceremony and reception at the same location can reduce transportation costs and
potentially result in package deals from vendors. Another cost-saving method is considering alternative options for traditional elements of a wedding. For example, opting for wildflowers or greenery instead of expensive floral arrangements can minimize decor expenses while still creating a beautiful ambiance. Couples can also explore DIY projects for
invitations, favors, and other details to personalize their wedding while saving money. In addition to these creative approaches, leveraging personal networks and family members to assist with photography or music, or asking for discounts from vendors
within your social circle, utilizing existing connections can make a meaningful difference in staying within budget. Creative Ways to Save on Wedding Costs Effective Strategies Being flexible with the wedding date and time Choosing off-peak seasons or weekdays for significant savings Considering alternative options for traditional elements Opting for significant savings Considering alternative options for traditional elements Opting for significant savings Considering alternative options for traditional elements Opting for significant savings Considering alternative options for traditional elements Opting for significant savings Considering alternative options for traditional elements Opting for significant savings Considering alternative options for traditional elements Opting for significant savings Considering alternative options for traditional elements Opting for significant savings Considering alternative options for traditional elements Opting for significant savings Considering alternative options for traditional elements Opting for significant savings Considering alternative options for traditional elements Opting for significant savings Considering alternative options for traditional elements Opting for significant savings Considering alternative options for traditional elements of the significant savings Considering alternative options for the significant savings of the significant savings o
wildflowers or greenery over expensive floral arrangementsLeveraging personal networks and talentsEnlisting friends and family members for photography or music; asking for discounts from vendors within your social circleWedding Bells: Tips And Tricks For A Great WeddingBy taking advantage of these creative strategies along with careful
planning and prioritization, couples can successfully manage the average cost of a wedding in 2022 while ensuring that their special day is truly memorable. Real-Life Examples Planning a wedding can be an exciting yet daunting task, especially when it comes to budgeting for the big day. One of the most pressing questions for couples in 2022 is "What
is the average cost of a wedding in 2022?" To answer this question, it's important to consider the regional variations in wedding costs across difference can help couples set a realistic budget and make informed decisions when planning their wedding. In metropolitan areas such as New York Citysen areas such a
San Francisco, and Los Angeles, the average cost of a wedding tends to be higher compared to weddings held in more rural or suburban areas. The demand for venues, with couples spending an average of $40,000 on their weddings. In contrast, weddings in smaller towns and
countryside locations may have an average cost ranging from $20,000 to $30,000. Additionally, regional preferences and traditions play a significant role in determining wedding expenses. For example, weddings in the South may prioritize catering and entertainment costs due to the emphasis on hospitality and celebration. On the other hand,
weddings in the Northeast may allocate more of their budgets to align with their specific location and cultural expectations. Keeping these regional nuances, couples can tailor their budgets to align with their specific location and cultural expectations. Keeping these regional nuances, couples can tailor their budgets to align with their specific location and cultural expectations.
their wedding based on where they live or where they plan to tie the knot. This knowledge empowers them to make informed choices about allocating budget in 2022Planning a wedding can be an exciting but daunting task,
especially when it comes to setting a realistic budget. With the average cost of a wedding in 2022 continuing to rise, it is crucial for couples to carefully plan and budget for their special day. Here are some tips for setting a realistic wedding budget for their special day. Here are some tips for setting a realistic budget for their special day. Here are some tips for setting a realistic wedding budget for their special day. Here are some tips for setting a realistic budget for their special day. Here are some tips for setting a realistic budget for their special day. Here are some tips for setting a realistic budget for their special day. Here are some tips for setting a realistic budget for their special day. Here are some tips for setting a realistic budget for their special day. Here are some tips for setting a realistic budget for their special day. Here are some tips for setting a realistic budget for their special day. Here are some tips for setting a realistic budget for their special day. Here are some tips for setting a realistic budget for their special day. Here are some tips for setting a realistic budget for their special day. Here are some tips for setting a realistic budget for their special day. Here are some tips for setting a realistic budget for their special day.
the wedding are most important to both of you. Whether it's the venue, food, or entertainment, prioritizing certain elements will help allocate your budget more effectively. Research the average costs in your specific region. This will help you set a
realistic budget that aligns with the local market rates. Create a detailed spreadsheet: Organize your budget by creating a comprehensive spreadsheet that includes all potential expenses such as venue, catering, attire, flowers, photography, and more. By having all expenses laid out in one place, you can easily track and manage your
spending. Secondly, Consider the Following Additional TipsFactor in unexpected costs: It's essential to include a buffer in your budget for any unforeseen expenses that may arise throughout the planning process. Explore cost-saving alternatives: Research alternative options for various elements of your wedding such as DIY decorations, off-peak
season discounts, or opting for non-traditional venues. These alternatives can help reduce costs without sacrificing quality. Consult with financial advisors or wedding planners: Seeking guidance from professionals who specialize in weddings or finance can provide valuable insights on how to best manage and allocate your wedding budget. By
following these tips and taking proactive steps towards managing your wedding finances, couples can ensure they set a realistic and manageable budget without compromising on their dream celebration. The Impact of the Pandemic on Wedding Expenses in 2022 The COVID-19 pandemic has significantly impacted wedding expenses in 2022, causing
couples to reevaluate their budgets and spending priorities. With ongoing restrictions, uncertainties, and safety concerns, many have had to reconsider the size and scale of their celebrations. As a result, there has been a notable shift towards smaller, more intimate weddings, leading to a reduction in overall costs for many couples. One of the most of their celebrations.
significant impacts of the pandemic on wedding expenses in 2022 is the rise of micro-weddings and elopements. Couples have opted for smaller guest lists, minimalistic decorations, and alternative venues in response to gathering restrictions and health guidelines. As a result, expenses related to venue rentals, catering services, and even attire have
seen a decrease compared to previous years. Additionally, the pandemic has prompted innovative solutions for reducing costs without sacrificing quality or significance. Couples have embraced virtual elements such as livestreaming ceremonies and virtual reception activities to include distant loved ones while keeping costs down. Furthermore, the
trend of hosting outdoor weddings has gained popularity due to its lower associated expenses and reduced risk factors. These adaptations reflect how the pandemic has influenced not only the average cost of weddings in 2022 but also the way couples approach planning and budgeting for their special day. Conclusion As the old adage goes, "love
doesn't cost a thing," but unfortunately, weddings do come with a price tag. In 2022, the average cost of a wedding continues to rise, influenced by various factors such as location, guest count, and individual preferences. Understanding these
bank. When considering the average cost of a wedding in 2022, it's important to break down expenses from venue to catering and beyond. With rising inflation and the impact of the pandemic on supply chains, couples may find themselves facing higher costs than anticipated. However, creative ways to save on wedding costs in 2022 are also emerging
allowing couples to make smart choices without sacrificing their vision for their big day. Setting a realistic wedding financial stress and starting married life on solid ground. By examining real-life examples of average wedding costs in different regions and keeping up with trends in wedding expenses for 2022,
couples can arm themselves with the knowledge needed to make informed decisions. The impact of the pandemic on wedding expenses should also be considered when planning and resourcefulness, couples can create a beautiful celebration without
succumbing to excessive expenses. Frequently Asked Questions What Is a Reasonable Wedding Budget? The cost of a wedding budget will vary for each couple, but it should take into account the essentials such as venue, catering, attire, and
entertainment. Is $5,000 Enough for a Wedding? Whether $5,000 is enough for a wedding depends on the couple's expectations and prioritizing expenses. However, for larger or more elaborate weddings, $5,000 may not stretch far. Is $40000 a Lot for a Wedding?
$40,000 can be considered a substantial amount for a wedding and is certainly on the higher end of the scale. With this budget, couples have the opportunity to have an extravagant celebration with luxurious details and amenities. However, it is important to ensure that the expenses are in line with what the couple values most for their big
day. Welcome to my blog about home and family. This blog is a place where I will share my thoughts, ideas, and experiences related to these important topics. I am a stay-at-home mom with two young children. I hope you enjoy reading it! and may find some helpful tips and ideas that will make your home and family life even better! From my personal
experience as a wedding consultant, I can tell you that the cost per person for a wedding can vary greatly depending on various factors. However, on average, couples should expect to pay around $256 per person in 2022, according to research conducted by the Knot. It's important to note that this average cost per person includes all expenses
related to the wedding, such as venue rental, catering, decorations, entertainment, and more. These costs can add up quickly, especially when you factor in the number of guests you plan to invite. Speaking of guests, the average number of wedding
guests was 117, which was an increase from the average of 105 guests in 2021. With each additional guest, you'll need to allocate more funds to accommodate their presence and ensure a memorable experience for everyone. Now, let's talk about who bears the financial burden of these wedding expenses. It's worth mentioning that wedding couples
typically don't pay for everything entirely by themselves. Traditionally, the bride's family may contribute to certain aspects of the wedding, such as the rehearsal dinner or the honeymoon. However, modern weddings often involve a more egalitarian approach,
with couples and their families sharing the financial responsibility. Additionally, some couples opt to fund their own wedding entirely, either through personal savings or with the help of loans or financial assistance from loved ones. The cost per person
in 2022. The number of guests you invite will impact your overall expenses, and it's common for couples across the globe have a keen interest in making their wedding special and
are willing to pay a relatively high price to do so. What about wedding insurance covers the deposits made on the venue, DJ, vendors, photography, and so on. It might also cover loss or damage of attire, rings, cake, gifts, and other items,
depending on the provisions in your policy. Liability insurance covers injuries to the people who attend your weddings. General liability insurance will cost about $185. The most expensive weddings. General liability insurance will cost about $185. The most expensive weddings.
ever. The Guinness Book of World Record claims the $55 million wedding in 2004 of Vanisha Mittal, daughter of the billionaire Lakshmia Mittal, the executive chairman of Arcelor Mittal, and Amit Bhatia, an investment banker, is the most expensive wedding, and investment banker, is the most expensive wedding held. Insider lists Prince Chairman of Arcelor Mittal, and Amit Bhatia, and investment banker, is the most expensive wedding held. Insider lists Prince Chairman of Arcelor Mittal, and Amit Bhatia, and investment banker, is the most expensive wedding held. Insider lists Prince Chairman of Arcelor Mittal, and Amit Bhatia, and investment banker, is the most expensive wedding held. Insider lists Prince Chairman of Arcelor Mittal, and Amit Bhatia, and investment banker, is the most expensive wedding held. Inside a prince Chairman of Arcelor Mittal, and Amit Bhatia, and Inside a prince Chairman of Arcelor Mittal, and Amit Bhatia, and Inside a prince Chairman of Arcelor Mittal, and Amit Bhatia, and Inside a prince Chairman of Arcelor Mittal, and Amit Bhatia, and Inside a prince Chairman of Arcelor Mittal, and Amit Bhatia, and Inside a prince Chairman of Arcelor Mittal, and Amit Bhatia, and Inside a prince Chairman of Arcelor Mittal, and Amit Bhatia, and Amit Bhatia, and Inside a prince Chairman of Arcelor Mittal, and Amit Bhatia, and Inside a prince Chairman of Arcelor Mittal, and Amit Bhatia, and A
costing $48 million in 1981, over $170 million today. The Knot has the wedding between the ruler of Dubai, Sheikh Mohammed bin Rashid Al Maktoum, and his bride Princess Salama in 1981, as the most expensive. The affair would be well-advised to consider to co
 their wedding budget carefully and make sound decisions throughout the wedding planning
                                                                                                                              process, including setting spending limits upfront and sticking to them. Using cash when possible rather than relying on credit cards or personal loans that can carry high interest rates is another way to avoid surprise costs and stick to a budget. Putting
wedding costs on credit can add hundreds or even thousands of dollars to the final price tag. By taking a financially-responsible approach to their wedding, couples in the U.S. spent $30,000 to tie the knot
in 2022 — without considering additional expenses such as honeymoons and bridal showers. If something goes wrong on the big day, then, the financial losses can be high should something go wrong on the big day, then, the financial losses can be high should something go wrong on the big day. In addition, many wedding venues require couples to take out liability insurance in case wedding guests cause property damage or
bodily injury at or after the event. All of which makes wedding insurance a useful bet to protect couples financially. Policies are typically issued by specialty wedding insurance companies, and may cover both losses should the event be canceled for various reasons and liability for the actions of quests. We reviewed the best wedding insurance
companies. Here are our picks, with the specific distinction and pros and cons of each. Our Top Picks for Best Wedding Insurance Best for Liability 1,000 for property damage claims Cancellation: $25 WedSafe Last-Minute Liability Coverage Up to
$5M Liability: $1,000 for property damage claims Cancellation: $25 Wedsure Customized Policies $1M - $3M Liability: $1,000 for property damage claims Cancellation: $25 Ads by Money. We may be compensated if you click this ad.Ad Best Wedding Insurance Reviews Money.
back quarantee if the certificate of liability doesn't meet the venue's requirements 15% discount when bundling liability and cancellation policies Insures weddings outside the U.S.Loss of cash gifts limited to $300 $1,000 deductible on liability doesn't meet the venue's requirements 15% discount when bundling liability and cancellation policies Insures weddings outside the U.S.Loss of cash gifts limited to $300 $1,000 deductible on liability and cancellation policies Insures weddings outside the U.S.Loss of cash gifts limited to $300 $1,000 deductible on liability and cancellation policies Insures weddings outside the U.S.Loss of cash gifts limited to $300 $1,000 deductible on liability and cancellation policies Insures weddings outside the U.S.Loss of cash gifts limited to $300 $1,000 deductible on liability and cancellation policies Insures weddings outside the U.S.Loss of cash gifts limited to $300 $1,000 deductible on liability and cancellation policies Insures weddings outside the U.S.Loss of cash gifts limited to $300 $1,000 deductible on liability and cancellation policies Insures weddings outside the U.S.Loss of cash gifts limited to $300 $1,000 deductible on liability and cancellation policies Insures weddings outside the U.S.Loss of cash gifts limited to $300 $1,000 deductible on liability and cancellation policies Insures weddings outside the U.S.Loss of cash gifts limited to $300 $1,000 deductible on liability and cancellation policies Insures weddings outside the U.S.Loss of cash gifts limited to $300 $1,000 deductible on liability and cancellation policies Insures weddings outside the U.S.Loss of cash gifts limited to $300 $1,000 deductible on liability and cancellation policies Insures weddings outside the U.S.Loss of cash gifts limited to $300 $1,000 deductible on liability and cancellation policies Insures weddings outside the U.S.Loss of cash gifts limited to $300 $1,000 deductible on liability and cancellation policies Insures wedge to the U.S.Loss of cash gifts limited to $300 $1,000 deduct
two major types of wedding insurance – liability and cancellation. Markel's coverage of both perils is comprehensive and affordable. Liability insurance premiums begin at $75 for up to $500,000 in cancellation coverage to your liability policy
for only $50. Alternatively, you can buy the two policies together and receive a 15% discount on the total cost. Cancellation policies one day before the event, but you can buy liability policies one day before the event, but you can buy liability policies one day before the event.
highest maximum liability levelsMysterious disappearance and theft of items $300+ in value excluded $15 rate purchasing group fee added to premiums quoted Why we chose it: A number of other wedding insurance companies let you purchase
your policy on your wedding day itself. Like some other providers, Markel is able to move quickly, close to the wedding, through sending a digital certificate of liability directly to your venue and/or venue and/o
for a guote). Also, WedSafe's coverage limit of $5 million in liability is one of the highest in the industry. Offers a "change of heart" policy Nine separate coverage limited to weddings in the U.S and its territories, and in Canada More expensive than the competition No option to remove liquor liquor
liability Why we chose it: The company that invented wedding insurance — according to WedSure's website — is also the best we found when it comes to customized policies. Via its award-winning website, you'll be able to manage and tailor your policy from anywhere and at any time. In addition, WedSure is among the few companies that will insure
you against your own shifting whims about the event. Its "change of heart" coverage allows to recoup costs if the groom and/or bride change the date of their wedding or decide not to get married at all. Starting at $125, WedSure's liability policies allow you to add or remove coverable locations and services depending on the specifics of your event.
The company offers up to $5 million in liability coverage and features cancellation policies starting at $95. Covers postponement due to deployment of an active service member Guaranteed to meet the venue's requirements or your money back Liability policies cover rehearsals within 48 hours of the event Option to insure your engagement
ringAvailable to USAA members only Why we chose it: USAA offers its members (military personnel, reservists, veterans, and eligible family members) affordable wedding liability/cancellation policies specifically tailored to the realities of military life. Both its liability and cancellation policies cover events in the US and its territories, Canada and all
cruise ships leaving ports in these locations. Cancellation policies also cover destination weddings and events held in the United Kingdom, Bahamas, Bermuda, the Caribbean and Mexico. The company's policies can be purchased up to 1 day before the event and will cover postponement if a guest of honor is deployed as a member of the police force,
active military or fire department. Ads by Money. We may be compensated if you click this ad.Ad Guide to Wedding insurance? Wedding insurance what is wedding insurance? Wedding insurance what is wedding insurance? Wedding insurance? Wedding insurance?
jewelry, catering, DJs, deposits, gifts and even honeymoons. A wedding insurance policy can make you whole financially on everything from the cost of outright cancellation to the cost of a lawsuit should a guest be injured, or cause injury or damage themselves. Unlike home or life insurance, wedding insurance is "special event" coverage that
requires only a one-time payment. In other words: the quoted price is all you have to pay, although, as with most insurance policies, a deductible may apply. Types of wedding insurance will let you either purchase them separately or bundle them
together, depending on your needs. Cancellation insurance Cancellation policies typically insure you for anywhere between $5,000 and $200,000 — depending on the company and specific policy — to cover the costs of the wedding being postponed, cancellation insurance Cancellati
your control, such as: Severe weather Sudden illnesses Military deployments Vendor bankruptcy Wedding cancellation policies usually have no deductible. Most policies do not cover the insured in case of "change of heart" cancellations, in which the groom and/or bride changes the date or decides not to get married at all. Liability insurance The
other policy type is liability insurance, which covers the financial costs of any losses or accidents before or during the wedding venues require proof of liability to let you contract with them. Typical coverage for a liability policy ranges between
$500,000 and $2 million in damages, minus any deductibles for liability policies range from zero to $1,000. Some companies let you customize the amount. As with other forms of insurance, lower deductibles generally mean a higher premium. Still, for a low-cost wedding, a zero-deductible policy may be the best way to go.
What is covered in wedding insurance Here are the perils wedding insurance may cover. Note, however, that not every insurer or policy necessarily covers all of these. Check policy provisions to ensure you know what is and isn't within scope. Financial loss: Covers most of the costs of a wedding, including deposits and wedding-related purchases.
Postponement insurance: Provides coverage if you're forced to postpone your wedding for a covered reason. Postponement coverage reasons generally include weather issues, a death in the family and venue problems. Venue issues: If the venue is unable to serve as the location for you're forced to postpone your wedding event, you'll be covered for any losses and/or costs
related to moving to an alternative venue. Property damage: Protects you from damage to the venue's physical property (its structure, windows, or sound system, for instance) that may occur during the event. Problems with vendors: Protects in case service providers — such as musicians, decorators, photographers, cateriers, parking attendants, and
the like — are unable to provide their services, and you incur additional costs to engage replacements. Postponement due to an unforeseen injury or illness to an essential member of the wedding party - usually defined as the bride, groom, best man, maid of honor and
officiator. Extreme weather: As long as it's considered "unforeseeable," you'll be covered from any losses related to extreme weather - usually defined as severe enough to prevent either most quests or one or more of the wedding party to attend. Coverage must be bought before a weather event is imminent; it's too late to get coverage if a named
hurricane or tropical storm already threatens your wedding on the case of cancellation or postponement because an essential member of the wedding party is called to serve in the military. Special attire: While this coverage varies significantly depending on the company, it usually takes care of any costs related to
damage, loss and/or theft of wedding attire, excluding jewelry other than the wedding insurance Here, too, not every one of these will be omitted by every insurer or from every policy. But every policy has excluding jewelry other than the wedding insurance Here, too, not every policy has excluded from wedding insurance Here, too, not every policy has excluded from wedding insurance Here, too, not every policy has excluded from wedding insurance Here, too, not every policy has excluded from wedding insurance Here, too, not every policy has excluded from wedding insurance Here, too, not every policy has excluded from wedding insurance Here, too, not every policy has excluded from wedding insurance Here, too, not every policy has excluded from wedding insurance Here, too, not every policy has excluded from wedding insurance Here, too, not every policy has excluded from wedding insurance Here, too, not every policy has excluded from wedding insurance Here, too, not every policy has excluded from wedding insurance Here, too, not every policy has excluded from wedding insurance Here, too, not every policy has excluded from wedding insurance Here, too, not every policy has excluded from wedding insurance Here, too, not every policy has excluded from wedding insurance Here, too, not every policy has excluded from wedding insurance Here, too, not every policy has excluded from the here.
policies will not cover the groom or bride if either gets cold feet and decides not to get married. Most cancellation policies do not even offer this type of coverage, and those that do only make it available as an add-on. Foreseeable/known circumstances: Policies will not generally cover you for any losses deriving from circumstances that are either
under your control or that could have been easily prevented or foreseen. An example might be not covering the cost of a replacement for the vintage car a friend promised to lend but then failed to honor the promise. Jewelry: Any losses related to jewelry — other than the wedding bands — usually won't be covered by your policy. Theft of gifts:
Standard wedding insurance doesn't cover the theft of wedding gifts, including cash, at the reception or other wedding events. Add-on coverage Like other types of insurance, wedding insurance doesn't cover the theft of wedding gifts, including cash, at the reception or other wedding events. Add-on coverage Like other types of insurance, wedding insurance lets you add coverage of other items at an extra cost. The type and breadth of coverage you need will depend on a variety of factors, such as how much
money you'll spend on the overall event, the event location(s), the number of guests, and any other coverable item that may be involved (such as having a firework show launch when the couple says "I do"). While you shop for your policy, remember to read the fine print carefully and make sure to ask any pertinent questions. Until you get clear
answers to those, preferably in writing, do not purchase the policy. While the options vary between companies, the following items are usually offered as add-ons to your main policy. Honeymoon Coverage protects you if you can't attend your
honeymoon, or must leave the destination earlier than scheduled, for a covered reason. Alcohol liability Adding coverage for liquor liability provides protects against bodily injuries and physical property damages that result from alcohol-related incidents. Wise
coverage, especially if some of your guests are prone to having a few too many and getting rowdy. Theft of gifts Sadly, wedding gift theft coverage will. To make a valid claim, you'll need to file a police report. The police report is
a critical piece of evidence the insurance company uses when processing wedding theft claims, as it verifies the theft occurred. Insurance companies reimburse policyholders monetarily for the approved losses. Reception and rehearsal Wedding insurance companies reimburse policyholders monetarily for the approved losses. Reception and rehearsal wedding theft claims, as it verifies the theft occurred. Insurance companies reimburse policyholders monetarily for the approved losses.
reception and rehearsal that a basic plan doesn't cover. Basic wedding insurance provides cancellation coverage and liability protection but doesn't protect against everything. For example, suppose the bakery forgets to make your caterer, DJ or photographer.
To fully protect your wedding budget, evaluate what your plan covers and add any necessary add-ons to ensure that everything has insurance protection. Transportation Many couples hire transportation many couples hire transportation for the ensure that everything has insurance protection. Transportation many couples hire transportation for the ensure that everything has insurance protection.
coverage provides reimbursement if something interferes with any of the transportation coverage protects you if the limo driver doesn't show up to your wedding. It also covers car accidents the hired transportation company causes. However, it won't cover a driver's refusal to take any wedding party
members (including the bride and groom) someplace if they're causing problems. It also doesn't cover mistakes you make, such as providing the transportation company with the wrong address or times. A transportation company with the wrong address or times, a transportation company should have its own insurance. However, its plan might not cover all the issues you could potentially experience on your
wedding day. How to Buy Wedding Insurance Check for coverage from other types of insurance Before buying a wedding insurance policy, review other policies that you or your friends and vendors may have to ensure you aren't paying for unnecessary coverage. For example, if the wedding reception is being held at a private home, homeowners
insurance on that property may be sufficient to cover any liability claims from wedding guests. If you're renting a venue, check that its liability insurance doesn't protect you to some extent, especially if you haven't yet been asked to produce proof of such insurance, as is often required. While this isn't insurance coverage per se, keep in mind that
you're allowed by law to dispute credit card charges for any vendor who failed to deliver the goods or services promised. You might find that you don't need special-event insurance? The sooner, the better. Most wedding insurance will only cover losses that occur
after you buy the policy, which is why you should get insurance before any wedding-related payments or reservations are made. The sooner, the better — assuming you actually need it, of course. Most wedding-related
payments or reservations are made. That said, it is possible to shop for wedding insurance at the last minute, with a few key caveats. Some of the best wedding insurance providers — including ones featured in this review — allow you to purchase your policy up to a day before your special day, generally without any increased premium costs.
However, in the event of trouble, you may not then be able to claim the cost of wedding purchases you've already made, such as a major hurricane whose extreme weather is already threatening the wedding site. What to watch out for
when purchasing wedding insurance Before you make any decisions regarding wedding insurance, we recommend you do your own research and make sure to get all your questions answered. Only then will you have the peace of mind that comes from knowing your big day will be covered if the worst were to happen. Make sure a company's policy
will cover expenses or commitments made before you got the policy. If you've already spent money on wedding insurance varies depending on how expensive your wedding is and the types of coverage. The average price for a bundle policy is $275.
Basic liability coverage starts at about $150, for minimum coverage of $7,500. Get a quote from several companies so you can compare the differences in both coverage and costs. As a rule of thumb, the more expensive your wedding, the
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more you'll need to be insured. Most couples will be fine with a liability policy covering their basic wedding expenses. However, depending on the likelihood of something going wrong on your special date, a cancellation policy might be worth considering. There are two types of providers that offer wedding insurance: general insurance companies and special event insurance companies. As the name implies, the former offers various insurance policy types and includes companies such as Eventsured, Event Helper, WedSure and WedSafe. The best wedding insurance should combine a wide variety of coverage options with responsive customer service and affordability. The four companies reviewed above — Markel, WedSafe, WedSure and USAA — fulfill all these conditions to different degrees. As for what type of wedding insurance is best, liability wins out based simply on practicality. Cancellation insurance is harder to make a case for due to its limited nature and usability. For some soon-to-be newlyweds, wedding insurance will be a requirement based on where they are getting married. Many venues require couples to show proof of insurance to protect their business from bodily injury or property damage. Couples who don't require proof of liability should still consider having their wedding insured, given the relatively small cost of avoiding a significant financial loss. How We Chose the Best Wedding Insurance To choose the best wedding insurance providers for 2020, we spent over 200 hours looking into the most popular companies, analyzing their data, and comparing the four main factors in which policies must excel to be considered among the best. Those key factors are cost, flexibility, online features, and ease of claim. Cost To evaluate cost, we referred to the average cost of wedding insurance. Basic wedding insurance starts at about \$150 for basic liability and \$125 for basic cancellation, which adds up to an average price of \$275 when cancellation and liability are bundled together. Remember that, unlike other types of insurance, this is a one-time-only payment. We prioritized companies with lower premiums across the board and no deductible fees. Flexibility When it comes to flexibility in customization, we favored companies that allow couples to add or remove covered items according to their needs. Because no two weddings are identical, the best insurance policies allow the fullest tailoring to the particular couples, so we gave this factor added weight when looking at this factor. Online features We favored wedding insurance companies that best streamlined purchasing, customization, and claiming processes using online tools. The online delivery of your "certificate of liability" is crucial in this respect since most wedding venues require it before you contract with them. For this reason, we chose companies that automatically create an online certificate of liability immediately after you purchase a policy. Ease of making a claim As with other insurance types, a claim for coverage under a wedding policy should be processed and reimbursed as quickly as possible. We chose companies whose claims processes appeared to be streamlined and hassle-free. And the answer is: it depends (on a lot of factors - location, type of venue, day of the week, and more). According to a ZOLA survey, 28 percent of couples are budgeting between \$10,000 and \$20,000 for their big day—making that budgetary range the most common for a wedding in 2022. But, as a whole, the amount that couples were willing to pay for their weddings were all over the map—with budgets ranging from \$5,000 all the way to \$100,000-plus. For example, cover costs for a backyard ceremony or a small celebration at a local recreation center. But, 12 percent of couples budgeted between \$50,000 and \$100,000 for their wedding, which, depending on the wedding size, could pay for a destination wedding in some of the world's most exclusive locales. And even when couples have a wedding budget in mind, it doesn't necessarily mean that the amount they ultimately pay for their wedding will align with that budget. A whopping 70 percent of couples are spending more on their 2022 weddings than originally planned. And, while some of the reasons for going over-budget are simple (just under budgeting to begin with), others are more 2022-specific—like supply chain issues, gas prices, and more driving up the cost of wedding you want to have (and how well you stick to your budget). In 2022, it would be more beneficial to explore the average budget for the different types of events. For example the average cost of a backyard intimate ceremony on a weeknight vs. a luxury downtown Chicago hotel ballroom with a large guest list. On average, who pays? Much like most things in modern weddings, there is no right or wrong answer. In most cases, full wedding day costs are being split between parents and the happy couple themselves. According to ZOLA, 37 percent of survey respondents have even gotten second or third jobs to cover wedding costs! What are couples willing to give on. For most couples, this ties back to the experience that is created at their wedding. Whether it's the design (hint: think about your event rental options) that their guests are stepping into that is simply unforgettable, the photographer to capture the memories of the day or the music/entertainment, it's important to you and your soon-to-be-spouse, before you decide how to allocate your budget. Here is a common breakdown (thanks to BRIDES.com) explaining the typical breakdown per category of expense: Venue and Catering: 40 percent of your budget Photography and Videography: 15 percent of your budget Flowers & Decor: 20 percent of your budget Favors and Gifts: 2 percent of your budget Transportation: 3 percent of your budget Stationery: 3 percent of your budget Cake: 2 percent of your budget How do I get the most "bang for my buck" in rentals? Be strategic with your selections. Large pieces (think sitting areas, statement chairs, etc.) will go along way and allow you establish the design personality and aesthetic of your event without breaking the bank. Talk to your planner or our design team to ensure you are able to spread pieces out throughout the space, and have a little splash of the design throughout your event. What else goes into a wedding budget? As if the wedding isn't expensive enough, you'll also want to consider what the next stage of life looks like for you. Whether that includes an exotic destination honeymoon to celebrate your nuptials or even the downpayment on your future home and furnishings together, it's important to start planning for your future. According to a survey, the most common other items being budgeted for include starting a family (23 percent of couples are putting aside money to cover the costs associated with starting a family, including fertility treatments), paying off debt (47 percent are budgeting for student loans, while 25 percent are working towards paying down other debt), a car (39 percent), and medical expenses (10 percent). How should you track it? We're not all accountants, so if you're struggling for a way to track your expected spending and make sure you don't go over budget, here's a tip. To track your spending every step of the way, do what wedding planners do and create an Excel workbook or Google Doc. Here are the important elements to include. Down the side of your document, break each category into its component's costs. For example, under "Bride's attire," make line items for the dress, accessories, and alterations. Breaking each category into subcategories will prevent you from forgetting key costs that may go beyond what you expected. For example, every one includes the cost of what they will meed. These little added extras can add up quickly. Next, fill in columns with essential information, estimated cost, additional service fees and tips, transportation and parking costs for off-site vendors, and taxes. Create a line for your grand total, and use the auto-sum function to add things up as you go. Ready to start budgeting for your 2022/23 wedding? If you are interested in contacting us and pricing out rentals to add to your wedding day, we'd be happy to help. Our professional design and delivery team will not only help you select the pieces that will fit best in the venue you select but also be able to help you gauge how much you'll need to accomplish the design you're looking for. Reach out to our team today for a complimentary design and rentals consultation. Keep in mind, we love to work with clients at all stages of the planning process, but it's important to remember to book early (generally after you know your total guest count and venue) so that you can ensure the items that you want will be available for your wedding day. We look forward to helping you bring your event to life! From the lack of affordable housing to the cost of higher education, members of the millennial and Gen Z generations face a slew of obstacles to building personal wealth. A recent report shows that many of them are trying to "hack" their way to their financial goals as a result. Insurance marketplace Policygenius surveyed roughly 4,000 U.S. adults in October, finding that millennials and Gen Zers are employing creative strategies, some popularized by social media, in an attempt to get a financial foothold. Ads by Money. We may be compensated if you click this ad.Ad 6 widely attempted money 'hacks' Policygenius asked respondents whether they have tried any of six personal finance "hacks" listed in the survey: day trading, infinite banking, maximizing credit card rewards, "cash stuffing" (envelope budgeting), no-spend challenge and extreme couponing. More than 60% of millennials (ages 27 to 42) and Gen Zers (ages 18 to 26) polled by Policygenius said they have tried at least one of those. For context, that's a much greater share than the 20% who said that they owned real estate, which has been traditionally been seen as the primary way to build wealth. By comparison, only 36% of Gen Xers (ages 43 to 58) and baby boomers (ages 59 to 77) said they have used a hack. Millennials were the most likely to say they've maximized credit card rewards — defined by Policygenius as mixing up credit card use to build reward points — with a quarter saying that they have used this hack. The most popular hack among Gen Zers was the no-spend challenge, a viral social media hack that entails spending as little as possible for a set period of time. Cumulatively, 25% of younger adults said they tried "infinite banking," or borrowing against a whole life insurance policy. With this strategy, policyholders overfund their policy so they can use it as a line of credit and essentially act as their own lender. About 32% of younger adults also said they've dabbled in day trading, which involves buying and selling securities like stocks on the same day in hopes of gaining fast profits. Smaller shares of millennials and Gen Zers said that they've tried cash stuffing, a trendy budgeting strategy that involves putting cash into envelopes earmarked for a person's expenses, and extreme couponing. Should you try a personal finance hack? These hacks can be fun ways for young people to experiment with their finances, and sometimes they do lead to short-term gains or shored-up savings balances. But some strategies can do more harm than good, like day trading. This can be risky because you can't predict the market, so your chances of losing a lot of money quickly are high. Plus, if you day-trade with money that you borrowed and lose it, or don't make the profit you expect, you could fall into debt and face even greater financial consequences. While many younger adults seem to be learning about certain hacks from social media, keep in mind that the internet is not always reliable. Always be cautious of advice that promises to help you get rich quick, and remember that there's no substitute for basic skills, like budgeting, when it comes to building a solid financial foundation. Ads by Money. We may be compensated if you click this ad.Ad More from Money: Need Tax Help? Here Are Answers to 11 Last-Minute Filing Questions The Best Places to Live Are Resilient, Unique and Economically Thriving Americans Have Never Been So Far Behind on Their Credit Card Bills

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