

How to Plan your Wedding with a Budget App

Whether you're getting married soon or intend to in the next couple of years, advance preparation is imperative. Planning a wedding can be a highly tortuous endeavour. It tests people's patience to the limit. Many even give up mid-way through the plan! Yes, that's how stressful it can be! There's hardly any couple on the planet who would say that their wedding happened within their budget or there were no stressful moments while they were figuring out the finances. That's why many couples prefer to use a budget app instead of doing it all by themselves. This helps them make a realistic and practical financial plan to cover their wedding expenses.

In this article, we'll touch upon the real pain point of a wedding - the finances! We'll see the major expenses incurred in a wedding and how it's possible to get the wedding of your dreams without compromising anything. We'll also talk about the [best budgeting app in the UK](#) to help you plan a smooth wedding. But before that, let's understand what these apps are all about.

What are budgeting apps?

Budgeting apps are meant to help you control and organise your wealth better. You can see your net worth on these apps once you link all your accounts to these apps. These apps neatly organise your savings, demat, and crypto accounts in one place. You can also input your immovable assets on these apps and monitor their value.

While net worth monitoring is the USP of these apps, you can plan the major events of your life in these budgeting apps. They can help you:

- save for your kids' college education
- keep wedding finances in check
- track your investment portfolio
- get advice on building your wealth from financial experts.

Let's discuss how a budget app can keep you from going overboard with your wedding planning.

What costs the most in a wedding?

Some of the most significant costs in weddings include:

Venue

The venue rental fee can range greatly depending on location, size, amenities etc. but is often one of the biggest wedding costs. Food and drinks for guests is also a significant expense.

Photography/videography

Professional photography and videography to document the event is usually high on the list of wedding expenses. This includes things like the ceremony, portraits, reception coverage etc.

Flowers

From bouquets to ceremony and reception decor, fresh flowers can command a major part of a wedding budget. Floral design and delivery tends to be pricey.

Wedding dress

The bride's gown is usually one of the single biggest wedding purchases. Even simple dresses start around £1000 and elaborate gowns can go up to a few thousand.

Music/entertainment

Whether it's a DJ, live band, string quartet or other performers, music and entertainment tends to claim a decent portion of wedding budgets.

Wedding cake

An elaborate, multi-tiered wedding cake with specialised decorations and ingredients can range from £500 on the low end to over £1,000 depending on personalisation and intricacy.

Wedding planner/coordinator

Many couples hire a wedding planner to handle all the organisational details, vendor communication and day-of coordination, which runs from hundreds to thousands based on level of service.

There are also costs like invitations, wedding rings, groom and bridesmaid attire, hair/makeup, officiant fees, transportation, favours and more to factor in. But the ones above tend to be some of the primary expenses for most weddings.

How does a budget app help you finance your wedding?

Using budgeting apps can be very helpful for managing wedding finances:

Track Expenses

The app allows couples to clearly categorise and monitor what's being spent on items like the venue, photographer, flowers, attire, food, etc. You can see what costs are over or under budget.

Plan and Forecast

Based on actual quotes and estimates, couples can add all expected wedding costs to the app and get a snapshot of projected overall spending. This allows better financial planning.

Set Budget Rules

The app lets users create budgets for wedding categories like the rehearsal dinner or wedding dress shopping. You can set spending limits and get notifications when approaching or exceeding the budgeted amount.

Manage Payments

Keep track of deposits, instalments, and balance payments owed using the app. Payment scheduling and reminders can also help avoid missed payments to vendors.

Savings Goals

You can set up a dedicated wedding account category in the [budget app](#). Input the amount of money you'll save each month in this plan category and put the said money in a separate savings account. Link your account with the app and implement your savings goals.

Key Takeaway

Having all the wedding financial details flow through the best budgeting app in the UK makes it far easier to gain control over spending and savings. Sticking to budgets and financial goals gets much simpler when you can visually track everything in one place. This results in less stress and financial burdens leading up to the big day!