



THE COST OF “do” NAVIGATING WEDDING DEBT

Weddings are supposed to be a joyous celebration of love and commitment, but for many couples, they can also be a source of significant financial stress. In South Africa, the average cost of a wedding is around R150,000, with some couples spending much more on lavish events and large guest lists. While it's natural to want to celebrate this special day, starting a marriage on debt can put a significant strain on the relationship.

We will be diving deeper into the following elements of a wedding and the financial decisions that go with it:

- Common financial pitfalls when planning a wedding
- Finances & Feelings: why we tend to go beyond our means and budget - what emotional spending habits are at play when planning a wedding
- How to plan and execute the perfect wedding without using credit and damaging your financial health
- Our comprehensive wedding spending plan. This list allows a ticking exercise of all the aspects of a wedding that we often overlook when budgeting for the event. Use this list to ensure you are not caught off-guard and end up spending beyond your budget.
- Additional resources to consider on your financial health journey.



COMMON FINANCIAL PITFALLS

TAKING ON DEBT

Couples may be tempted to take out loans or use credit cards to cover wedding expenses. This can lead to significant debt and financial stress in the years to come. Couples may not think about how their wedding debt will affect their financial future. Starting a marriage on debt can make it challenging to achieve long-term financial goals, such as buying a home or starting a family.

- **Financial Stress:** Starting married life with significant debt can lead to financial stress, straining the relationship. Monthly repayments can be overwhelming, especially when combined with other financial responsibilities.
- **Limited Financial Flexibility:** Wedding debt can limit a couple's financial flexibility, making it challenging to make important decisions like buying a home, investing, or starting a family.
- **High-Interest Rates:** Wedding loans often come with high-interest rates, causing couples to pay more than the actual cost of the wedding over time. The longer the repayment period, the more interest accumulates.
- **Credit Score Impact:** Borrowing for a wedding can affect credit scores, particularly if debt management becomes difficult. Late or missed payments can lower credit scores, making future loans more difficult to obtain or resulting in higher interest rates.
- **Opportunity Cost:** Repaying wedding debt, including interest, means missing out on other financial opportunities. These funds could be used for investments, savings, or long-term goals.
- **Emotional Burden:** Debt can take an emotional toll, causing stress and conflict in relationships. Financial issues are a common cause of marital strife.
- **Delayed Financial Goals:** Taking on wedding debt can hinder debt-free goals, delaying financial independence and prolonging the journey to financial stability.



BUDGET INCONSISTENCIES

Without a clear budget, couples can quickly overspend on their wedding. It's essential to prioritize expenses and stick to a budget. Common budgeting mistakes to avoid:

- **Underestimating Hidden Costs:** Factor in extra fees like taxes, gratuities, and overtime charges. Ask vendors for detailed breakdowns to avoid surprises.
- **Not Prioritizing Expenses:** Identify your must-haves and allocate funds accordingly. Focus on what matters most to you as a couple.
- **Overestimating Guest Attendance:** Finalize your guest list early to accurately estimate costs for catering, rentals, and invitations.
- **Failing to Track Expenses:** Use a wedding budget tracker or spreadsheet to log every expense and stay on target.
- **Not Having a Contingency Fund:** Set aside 5-10% of your budget for unexpected expenses like weather-related changes or last-minute purchases.





FINANCES & Feelings

Human psychology and emotions play a significant role in wedding day spending, often leading couples to overspend. The desire for perfection, social media pressure, and the emotional significance of the day can drive couples to splurge on lavish details, venues, and attire.

The "one-day-in-a-lifetime" mentality can make couples feel justified in spending more than they can afford, prioritizing short-term happiness over long-term financial stability.

Additionally, the stress and excitement of planning can lead to impulsive decisions, further exacerbating financial strain. Understanding these psychological and emotional factors can help couples make more mindful and financially sustainable choices for their wedding.

To determine if you're being influenced by psychological and emotional factors that might lead to overspending on your wedding, ask yourself these questions:

Am I prioritizing the right things?

What matters most to me and my partner about our wedding day?

Are we spending money on things that truly reflect our values and priorities, or are we getting caught up in external expectations?

Is social media influencing my decisions?

Am I comparing our wedding plans to others I've seen online or in magazines?

Am I feeling pressure to create a "perfect" or "Instagram-worthy" wedding?

Am I feeling stressed or anxious about the planning process?

Am I making impulsive decisions because I'm feeling overwhelmed?

Can I take a step back and re-evaluate my priorities when I feel stressed?

Can I afford it?

Do I have a clear understanding of our budget and financial limitations?

Am I considering the long-term implications of taking on debt for our wedding?

What's driving my desire for certain wedding elements?

Is it truly meaningful to me and my partner, or am I trying to impress others?

Can I find more budget-friendly alternatives that still capture the essence of what I want?

Families can add significant stress to wedding planning, often stemming from their expectations and pressures. They may have certain ideas about the size, venue, or quality of the wedding, which can push couples to spend beyond their means. Comparisons to other weddings or family events can also create a sense of competition, making couples feel like they need to match or exceed those standards. When families contribute financially, their expectations about how the money is spent can further complicate matters. Additionally, cultural or social pressures can drive up costs as couples try to meet traditional or societal norms.

67% of newlyweds in 2025 took on debt to pay for their wedding, a LendingTree survey finds.

One in three couples say they felt pressured to overspend to impress guests.

More than half of newlyweds regret how much they spent, and 16% have considered divorce over money.

- LendingTree, 2025

The emotional dynamics between couples and their families can also play a big role. Couples might feel a deep sense of obligation to their parents, wanting to repay them for their support or fearing disappointment if expectations aren't met. This sense of duty can lead to overspending or making decisions that aren't truly aligned with the couple's own desires. The pressure to include certain family members, traditions, or elements can weigh heavily, sometimes causing tension between honoring family ties and staying true to personal preferences. Navigating these expectations while staying financially responsible can be a delicate balancing act for couples.

HERE ARE SOME TIPS FOR NAVIGATING FAMILY EXPECTATIONS AND PRESSURES WHEN PLANNING A WEDDING:

Communicate Openly with Your Partner: Make sure you and your partner are on the same page about your priorities, budget, and vision for the wedding. Present a united front when discussing expectations with family members.

Set Clear Boundaries: Be honest with your family about what you can afford and what you're comfortable with. It's okay to say no to certain requests or suggestions that don't align with your vision or budget.

Involve Family in Meaningful Ways: Consider involving family members in aspects of the wedding that are meaningful to them, such as cultural traditions or specific rituals. This can help them feel included without compromising your vision.

Prioritize Your Relationship:

Remember that your marriage is the foundation of your life together. Focus on what matters most to you and your partner, and don't let external pressures dictate your decisions.

Be Grateful but Firm: Express gratitude for your family's support and enthusiasm, but be firm in your decisions. You can appreciate their input without feeling obligated to follow it.

Plan Ahead: Discuss potential issues with your family well in advance of the wedding. This can help manage expectations and reduce stress as the wedding day approaches.

Seek Support if Needed: If family pressures become overwhelming, consider seeking advice from a counselor or mediator who can help facilitate discussions and find solutions that work for everyone.

By setting clear boundaries, communicating openly, and prioritizing your relationship, you can navigate family expectations and create a wedding that reflects your values and vision.



LOVE WITHOUT A PRICE TAG: KEEP YOUR WEDDING FROM BREAKING THE BANK FOR GUESTS AND FRIENDS

Weddings are supposed to be joyous celebrations of love and commitment, but for many guests and friends, they can also be a source of financial stress. From travel and accommodation costs to gifts and attire, the expenses can add up quickly. As a couple planning your special day, it's thoughtful to consider the financial impact on those attending. By being mindful of these costs and taking steps to minimize them, you can create a welcoming and inclusive atmosphere that lets your loved ones focus on celebrating with you, without breaking the bank.



WEDDING *Spending* PLAN

Planning a wedding can be an exciting yet overwhelming experience, especially when it comes to managing your budget. With so many details to consider, from venue costs to flowers and entertainment, it's easy to get lost in the numbers. But don't worry – creating a realistic wedding budget is achievable with the right guidance.

In this article, we'll break down the essential costs to consider, helping you prioritize your spending and make informed decisions to bring your vision to life without breaking the bank. Whether you're dreaming of an intimate gathering or a grand celebration, understanding your wedding budget is the first step to making your special day truly unforgettable.

Keep in mind that these estimates may vary depending on location, season, and personal preferences:

Venue:

- Low-end: R15,000 - R25,000 (for a basic or off-peak venue)
- Mid-range: R25,000 - R80,000 (for a popular venue with amenities)
- High-end: R80,000+ (for a luxurious or peak-season venue)

Catering:

- Low-end: R150 per head (basic menu options)
- Mid-range: R300 per head (standard menu options)
- High-end: R1,500 per head (fine dining or premium menu options)



Wedding Attire:

- Low-end: R4,000 (simple wedding dress or suit)
- Mid-range: R20,000 - R30,000 (standard wedding dress or suit)
- High-end: R70,000+ (designer or high-end wedding attire)

Photography and Videography:

- Low-end: R7,500 - R8,000 (basic coverage)
- Mid-range: R15,000 - R25,000 (standard coverage with extras)
- High-end: R50,000+ (premium coverage with advanced services)

Flowers and Decor:

- Low-end: R5,000 (basic decorations)
- Mid-range: R15,000 (standard decorations with seasonal flowers)
- High-end: R50,000+ (elaborate decorations with exotic flowers)

Wedding Cake:

- Low-end: R3,500 (simple cake design)
- Mid-range: R5,500 (standard cake design with flavors)
- High-end: custom designs and prices vary

Entertainment:

- Low-end: playlist or DIY options (free or low-cost)
- Mid-range: R8,500 (standard DJ or live band services)
- High-end: custom entertainment options and prices vary

Wedding Rings:

- Low-end: R2,000 (simple gold band)
- Mid-range: R20,000 - R30,000 (standard diamond or precious stone rings)
- High-end: R50,000+ (high-end diamond or custom ring designs)

Wedding Planner/Coordinator:

- Low-end: R7,000 (basic planning services)
- Mid-range: R10,000 - R20,000 (standard planning services)
- High-end: custom planning services and prices vary



EXPENSES OFTEN OVERLOOKED

- Hair and Makeup Trials
- Invitations and Stationery
- Transportation
- Marriage License Fees
- Service Charges and Gratuities
- Rehearsal Dinner
- Accommodation for Guests (if applicable)
- Bridal & Bridesmaids' bouquets
- Post wedding Brunch
- Power Equipment (generators)
- Gifts for Wedding Party
- Favours for Guests
- Overtime cost for entertainment & venue should the wedding go over the booked time
- Bachelorette | Bachelor party
- Honeymoon
- Dress alterations
- Lobola
- Petsitter | Babysitter





MY GOTO

WHY NOT INVEST FOR YOUR DREAM WEDDING?

Starting your married life without debt can set a strong foundation for your future together. By investing for your wedding instead of relying on credit or loans, you can avoid unnecessary interest payments and financial stress. This approach allows you to begin your new life together with a clean slate, free from the burden of debt.

By saving and investing wisely, you can fund your special day while also building a stable financial foundation for your future goals, such as buying a home, starting a family, or pursuing your dreams. By prioritizing saving and investing, you can create a more secure and prosperous future for yourselves.



To calculate how much you'd need to invest monthly to reach R100,000 in 3 years, let's assume an average annual interest rate of 9.2%, compounded monthly. Using a compound interest calculator or formula, we can determine the monthly investment required.

Calculation Assumptions:

- Future value: R100,000
- Timeframe: 3 years (36 months)
- Interest rate: 9.2% per annum, compounded monthly

Based on these assumptions, you'd need to invest approximately **R2,433 per month for 3 years** to reach your goal of R100,000. This calculation takes into account the power of compound interest, which can significantly impact your savings over time.

Keep in mind that this is an estimate, and actual results may vary depending on the specific investment vehicle and interest rate. It's always a good idea to consult with a financial advisor for personalized advice.

We have a Wedding Investment calculator! Find out how you can invest for your dream wedding by visiting the **Dream Builder Tools** page



WHAT SHOULD BE NEXT ON YOUR FINANCIAL JOURNEY TOGETHER?

As you embark on your financial journey together, it's essential to consider the next crucial steps that will safeguard your future. Having a will and testament in place ensures your wishes are respected and your partner is protected in the event of unforeseen circumstances. Life cover and insurance provide a financial safety net, shielding your loved one from potential financial hardship. Additionally, developing a crisis management plan helps you both navigate unexpected challenges, such as illness or job loss, with a clear understanding of how to manage finances and make key decisions. By taking these proactive steps, you'll build a resilient foundation for your life together, protecting each other and your shared future.

THE FOLLOWING **MY GOTO** PAGES WILL HAVE ALL THE INFO YOU NEED.



WILL & TESTAMENT

Create your will with ease using our comprehensive online platform, where you can draft, customize, and finalize your last will and testament, ensuring your wishes are protected and your loved ones are provided for.

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CRISIS MANAGEMENT PLANNING

Get prepared for life's uncertainties with our crisis management planning resources, where you can create personalized emergency plans, financial safety nets, and communication strategies to navigate unexpected challenges with confidence and clarity.

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INSURANCE & LIFE COVER

Protect your future and loved ones with our comprehensive insurance solutions, offering customizable life cover, disability insurance, and critical illness protection to provide peace of mind and financial security.

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ULTIMATE WEDDING LIST

Cost	Item
_____	☐ Venue
_____	☐ Catering
_____	☐ Wedding Dress
_____	☐ Bridal Accessories
_____	☐ Groom Attire
_____	☐ Attire Groomsmen
_____	☐ Photography
_____	☐ Videography
_____	☐ Flowers & Bouquet
_____	☐ Decor
_____	☐ Wedding Cake
_____	☐ DJ (lighting)
_____	☐ Entertainment
_____	☐ Wedding Planner
_____	☐ Invitations & Stationery
_____	☐ Service Charges & Gratuities for vendors (waiters, bartenders etc)
_____	☐ Taxes on venue rentals, food, and other services
_____	☐ Overtime fees for vendors if applicable (e.g., photographers, DJs)
_____	☐ Accommodation costs for yourselves
_____	☐ Accommodation costs for out-of-town guests or wedding party
_____	☐ Wedding party attire for bridesmaids,
_____	☐ Wedding party attire for groomsmen
_____	☐ Wedding party attire for flower girls
_____	☐ Hair and makeup trials before the wedding day for bride
_____	☐ Hair and makeup trials before the wedding day for bridal party
_____	☐ Wedding favours for guests
_____	☐ Gift for the wedding party
_____	☐ Post-wedding brunch or celebration costs
_____	☐ Vendor meals for vendors working during the wedding
_____	☐ Wedding insurance premiums
_____	☐ Tips for delivery and setup crews (e.g., florists, cake decorators)
_____	☐ Miscellaneous expenses (e.g., unexpected costs, last-minute changes)
_____	☐ Gifts for parents or special family members
_____	☐ Transportation costs for yourselves
_____	☐ Transportation costs for the wedding party or guests
_____	☐ Corkage fees if you bring your own wine or champagne
_____	☐ Cake cutting fees
_____	☐ Power or equipment rental fees for outdoor weddings
_____	☐ Marriage License Fees
_____	☐ Rehearsal Dinner
_____	☐ Post- Wedding Brunch
_____	☐ Bachelor Party
_____	☐ Bachelorette Party
_____	☐ Petsitter Babysitter

