

How to Actually Pay For Your Wedding

The little things you can save, the big things you can sacrifice and how to make it all add up for your wedding day.



Photo: Colour Laboratory/Stocksy



by [Rachel Torgerson](#) Updated Sep 25, 2024

Your wedding is probably the priciest party you'll ever throw in your life. It's easy to say you'll stick to a budget, or have tons of fabulous DIY details, but at the end of the day, your venue and catering bill could amount to way more than you imagined—and figuring out how to pay for a wedding can even further complicate matters. While the [average wedding cost](#) in the U.S. is around \$35,000, a realistic budget varies widely depending on a variety of factors, including your location, guest count and more. **Pro tip:** To know how much to spend based on these variables, use our

free [wedding budget tool](#) to explore pricing in your area and see what real couples typically spend.

Once you've nailed down the total amount you can spend, it's important to understand your [wedding budget breakdown](#) and when payments will be made during your [planning timeline](#). Saving for a wedding isn't an insurmountable task—we promise. Here's how to save up and pay for your wedding by spending smartly and cutting back a little along the way.



[Get a budget estimate](#)

[See average wedding costs in your area.](#)

[Explore Budget Advisor](#)

- [How to Pay For a Wedding: 6 Easy Ways](#)
- [Saving For a Wedding: 6 Useful Tips](#)

● **Catering** 24%

● **DJ** 4%

● **Videographer** 6%



How to Pay For a Wedding: 6 Easy Ways

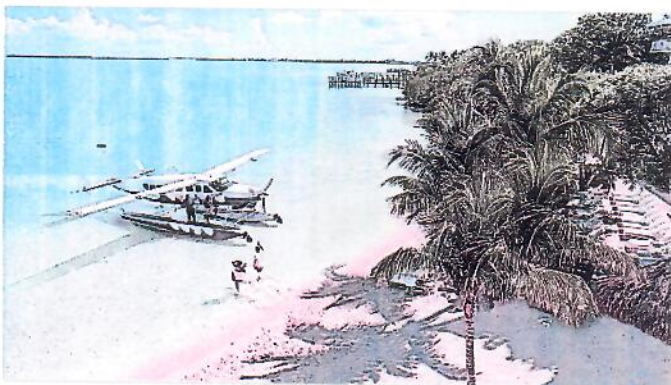


6 Easy Ways to Pay for a Wedding

- Cash Savings
- Credit Cards
- Dedicated Wedding Fund
- Wedding Loan
- Gifts from Family
- Retirement Account/401k (Use With Caution)



budget. yes, you can save more during your engagement (more on that later), but knowing how much you can spend right now will give you a more accurate picture of what your wedding budget should be.



6 Can't Miss Honeymoon Adventures

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Credit Cards

There are benefits to using credit cards for certain [wedding expenses](#)—but there are risks involved. Paying on time and avoiding overspending will help you avoid penalties and debt down the road.

Dedicated Wedding Fund

Create a sinking fund as part of your monthly budget where you can set aside funds specifically for your wedding. We'll talk more about how much to add to your wedding fund a little later.

Wedding Loan

Yes, there are risks involved with taking out a loan for your wedding, but they are a convenient way to get additional money. Be sure to weigh the pros and cons before borrowing money.

Pros and Cons of Loans

Gifts from Family

Parents don't have to contribute to their child's wedding, but often do—just remember that if your parents provide funds, they get a say in decisions like the guest list, venue, etc. If you'd like your parents to contribute, have an honest and respectful conversation early in the [planning process](#).

How to Ask for Money

Retirement Account/401k (Use With Caution)

Can you take money out of your 401k for a wedding? Technically, yes. Should you? Probably not. You'll have to pay penalties and taxes, and it sets up a bad precedent for the future. Only use your 401k as an absolute last resort.

Can You Use a Cash Registry to Pay for the Wedding?

By setting up a [cash registry with The Knot](#), your guests can contribute money to help you reach financial goals. However, you shouldn't rely on these funds to pay for your actual wedding for a variety of reasons, most practically because you likely won't receive these cash gifts until very close to or on your wedding day, and you'll have to pay for wedding-related products and services beforehand. However, you can use money from your cash registry to pay for your honeymoon, a down payment on a house and more.