

Getting hitched? Here are some savings tips

For every £2.14 earned by the average couple £1 of it is spent on their nuptials. The research carried out by [MoneySuperMarket](#) shows that the average amount spent on a wedding in Edinburgh is £13,786 – although over a third of couples managed to keep costs down to a third of that.

Some took out a loan to pay for their big day to give them more options on where to have the wedding and who to invite.

Sally Francis-Miles, money spokesperson at MoneySuperMarket, said: “Your wedding is one of the biggest days of your life, so it’s no surprise that, as a nation, we splash out on weddings to make them extra special. However, many run the risk of forgetting what they’re able to afford and, if they look to borrow to pay for it, budgeting to pay it back over a reasonable period. After all, you don’t want to be remembering your wedding in years to come simply because you’re still paying it off.

“If you are set on taking out a loan to fund your wedding day, ensure you check what loans you’re likely to be accepted for before applying, as well as researching the cheapest rate possible and ensuring you can comfortably afford the repayments.”

For more information and statistics from the study, visit MoneySuperMarket’s [wedding to income ratio guide](#).



To avoid the extra cost here are some top savings tips :

1. Avoid summer Saturdays: Staying away from the wedding crowds by picking a Sunday or even a weekday for your wedding is a great way to keep costs down. It may mean guests will need to take time off work to attend, but the savings will be marked. Similarly, look into a non-peak season wedding date to save even more.
2. Barter: Don't be afraid to push for a better deal than the one first offered to you – you're spending a lot of money, so you want your big day to be great value. Make sure that any agreements made are written down, so you have proof and can deal with any future financial disagreements.
3. Wedding loans: Loans can be one way to help cover the costs of a wedding to make sure your perfect day is just that – perfect. When looking into loans for your wedding, make sure that you can afford the repayments.
4. Something borrowed instead of new: The wedding dress is a big part of the day, but some couples might feel uncomfortable shelling out so much on something that the bride wears once. So, those on a budget could consider snapping up a bargain by buying a second-hand wedding dress.

5. Check the extras: Don't get stung by your wedding venue for additional costs you didn't anticipate. Keep an eye out for fees for corkage, cloakroom, headcounts, marquees, additional staff and, crucially, make sure you know when VAT is included.