

3 ways to save on wedding costs

If you're planning a wedding, there are some details you may be forgetting about—the kind that have a hefty price tag.

The average cost of a wedding (excluding the honeymoon) reached an all-time high of \$31,213 in 2014, according to wedding website The Knot's annual Real Weddings Study. That's up 4.5 percent from 2013, and marks the fourth consecutive year of gains.

Here are the three most expensive details that tend to slip from people's minds when planning for their special day:

Venue: When picking a wedding location, the lowest rate does not necessarily mean it's the cheapest option. Ask what's included in the price. Essential things like chairs and tables may not be covered, said wedding planner Mayra Castillo of AaB Creates.

Alcohol: If you're looking for the cheapest option, then say no to the open bar and just go with beer and wine. "A lot of people have this image of I want to toast with a champagne flute and have everyone wish me well," Castillo said. "But with champagne, not every venue has that included and a lot of catering bills also sometimes don't have champagne included, so it's good for you to ask and make sure that that's what's included in your price per person."

Tax and gratuity: That's definitely something couples tend to forget about, Castillo said. When budgeting for your wedding party, keep in mind the recommended 20 percent service gratuity and sales tax—whatever it may be in your state. Most wedding items you're shopping for (cake, catering, flowers, etc.,) have a sales tax, and that adds to your bill.

"In New York, on top of whatever the bottom line is at a venue, I am still looking at a 30 percent on top of that," Castillo said. "It's a very, very high percentage and a lot of people don't think about that, they hear 'oh it's going to be \$100 person' and they don't count tax and gratuity, so it's good to keep that in mind before you sign on the dotted line."

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