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MICHIGAN WEDDING VIDEOGRAPHY

The Real Michigan Wedding Budget Guide

What Things Actually Cost in 2026, and What You Can Really Afford

A practical, no-fluff breakdown of Michigan wedding vendor pricing,
how to set a budget you can actually live with, and where couples
most often overspend without realizing it.

Why This Guide Exists

Most wedding budget content online is either generic national averages that ignore Michigan pricing, or vendor-written content designed to nudge you toward a specific package. This guide is neither. It is built from current 2026 Michigan-market pricing, organized the way an actual planning conversation goes: what things cost here, how much of your budget each category should reasonably take, and how to figure out what you can afford before you fall in love with a venue you can't sustain.

A quick note on how to use the numbers in this guide. Wedding pricing is regional even within Michigan. Metro Detroit, Ann Arbor, and Grand Rapids trend higher than West Michigan lakeshore towns, Up North venues, or rural counties. The ranges below reflect that spread, and are built around a 100 to 150 guest wedding, since that is the most common size in Michigan.

This guide goes further than a price list. Pricing alone does not tell you when money actually leaves your account, how region and season swing the same vendor category by thousands of dollars, what a full line-item budget looks like at three different spending levels, or where contracts quietly hide cost. Those are the questions that actually determine whether a budget holds up under real planning pressure, so this guide covers all of them.

How to read the ranges

Budget tier: a lean, well-executed wedding with fewer add-ons.

Typical tier: the range most Michigan couples actually land in.

Premium tier: full-service vendors, higher guest counts, or luxury markets like Metro Detroit and Ann Arbor.

What this guide covers

- Setting a real, debt-free budget number before you shop
- The vendor booking timeline and when deposits and balances are actually due
- How region changes pricing across Michigan
- How season and day of the week move the same vendor's price
- 2026 Michigan vendor pricing by category
- How guest count compounds cost across every category
- Three full sample budgets, fully itemized, at three spending levels
- Hidden costs, fees, and Michigan-specific tax rules most couples miss
- A closer look at budgeting for photography and film
- A DIY versus hire decision framework
- Five places Michigan couples consistently overspend
- Contract and deposit red flags to watch for
- A glossary of vendor terms
- Quick answers to common budgeting questions

The Booking Timeline: When Money Actually Leaves Your Account

A budget total is only half the picture. The other half is cash flow: knowing which deposits hit first, when balances come due, and how to avoid five vendor payments landing in the same month. Most couples manage somewhere between 10 and 14 vendors by the time invitations go out, each on its own payment schedule.

Timing	What's Due	What to Expect
12 – 18 months out	Venue, planner, photographer, videographer	The "big four" get booked first because they can only work one wedding per date. Expect deposits of 20% to 50% at signing.
9 – 12 months out	Caterer, florist, DJ or band, dress	Deposits due at booking, typically 25% to 50%. Dress balance is usually due at pickup or a few weeks before, not at order.
6 – 9 months out	Hair and makeup, rentals, invitations, transportation	Smaller deposits, but this is also when many venues request a midway progress payment.
1 – 2 months out	Final headcount, final catering and bar balance, most remaining vendor balances	This is the single most expensive month of planning. Nearly every vendor's final balance lands here.
1 – 2 weeks out	Photographer and DJ final balances, gratuities prepared	Some vendors are paid in full only on the wedding day itself; confirm this per contract.

Deposit norms by vendor type

Deposit percentages vary by vendor, but a few patterns hold consistently across the Michigan market. Venues often request the smallest deposit relative to total cost, sometimes as low as 10% to 30%, but make up for it with a larger progress payment mid-way through planning. Photographers and videographers frequently request 50% at booking, since a wedding date fully occupies their calendar for the day. Deposits are almost always non-refundable, functioning more like a retainer that compensates the vendor for turning away other couples on your date than a refundable down payment.

Build a payment calendar before you book anyone

As soon as your first vendor is booked, start a simple spreadsheet with every deposit amount, every balance due date, and the accepted payment method. With 10 or more vendors on staggered schedules, this is the difference between calm planning and a surprise bill landing the same week as rent.

How Region Changes the Math

"Michigan pricing" is not one number. The same vendor category can vary by 30% to 60% depending on which part of the state you are getting married in. Understanding where your venue sits on this spectrum before you shop the rest of your vendor list will save real re-planning later.

Region	Relative Cost	What Drives It
Metro Detroit & Ann Arbor	Highest	Highest venue and catering rates in the state, driven by demand and urban overhead. Premium-tier vendor pricing across every category is common here.
Grand Rapids & West Michigan	Above Average	Strong vendor market with a wide range of venue styles. Typically 10% to 20% below Metro Detroit for comparable service levels.
Lakeshore & Resort Areas (Traverse City, Petoskey, Saugatuck)	High, Seasonal	Premium pricing concentrated in peak summer months; shoulder-season dates can undercut even West Michigan pricing significantly.
Mid-Michigan (Lansing, Flint, Saginaw, Bay City)	Moderate	Generally the most budget-friendly major-market pricing in the Lower Peninsula, with a solid vendor bench.
Rural & Northern Michigan	Lowest	The most affordable venue and catering pricing statewide, though vendor availability and travel fees can offset some of the savings.

Travel fees can eat regional savings

Booking a rural or Up North venue while hiring vendors based in Metro Detroit or Grand Rapids often adds travel fees of \$75 to \$500+ per vendor. If you are chasing a lower regional price point, look for vendors already based near your venue rather than importing your entire team from a pricier market.

How Season and Day of the Week Move the Price

Michigan's wedding season is short and concentrated, which makes date selection one of the most powerful and most overlooked budget levers available. The same venue, the same caterer, and the same photographer can carry meaningfully different pricing depending purely on when you book them.

Date Type	Relative Cost	What to Expect
Peak Saturday (June – September)	Highest	Maximum demand across every vendor category. Many venues sell these dates 12 to 18 months in advance.
Shoulder Season Saturday (April, May, October)	Above Average	Still popular, especially October, but with more negotiating room than peak summer.
Off-Season (November – March)	Lowest	Venue rates can drop 20% to 40% below peak summer. Many venues offer off-season packages that bundle rentals or catering credits to fill the calendar.
Friday or Sunday, Any Season	Reduced	Frequently 10% to 20% below the equivalent Saturday rate, since Saturdays are the highest-demand day for nearly every vendor type.

A concrete example: a venue quoting \$10,000 for a June Saturday might quote \$6,500 to \$7,500 for the same space on a November Saturday, and catering per-person pricing frequently follows a similar curve since off-season labor and ingredient costs are lower. Shifting a wedding from a peak Saturday to a shoulder-season Friday can realistically move total spend by \$3,000 to \$8,000 without cutting a single guest or vendor.

Step One: Set the Number Before You Shop

The single most common budgeting mistake is booking a venue first, then discovering what is left over for everything else. Venues are the biggest line item and the easiest to fall in love with, which is exactly why they should be the last thing you lock in, not the first.

A simple way to find your real number

Add up every dollar that is actually available: your own savings earmarked for the wedding, any contributions from family that have been clearly offered (not hoped for), and what you can realistically set aside from income between now and the wedding date without going into high-interest debt to get there. That total, not an Instagram number, is your starting budget.

A grounded rule of thumb

If covering your wedding would require carrying credit card debt past the honeymoon, the budget is too high for the current number, not the other way around. It is far easier to trim a guest list or simplify a florals package than to spend a first year of marriage paying off the reception.

Guest count drives cost more than any other decision

Catering, bar service, rentals, favors, and even florals scale directly with headcount. Cutting a guest list from 175 to 120 people often saves more money than negotiating every vendor contract combined. If the budget and the guest list are in conflict, guest count is usually the more effective lever to pull first.

The percentage framework

This is a starting allocation, not a rule. Couples who care more about photography and film than florals should shift accordingly. What matters is deciding the split intentionally, before deposits start going out.

Category	Share of Budget	Notes
Venue, Catering & Bar	40% – 45%	Your largest category by far. Includes rentals if not bundled.
Photography & Videography	12% – 16%	Combined. These are the only vendors producing a lasting record of the day.
Florals & Decor	8% – 12%	Highly flexible based on style and season.
Music & Entertainment	6% – 9%	DJ, band, ceremony musicians.
Attire & Beauty	5% – 8%	Dress, suit, alterations, hair and makeup.
Planning & Coordination	5% – 10%	Full planning, partial planning, or month-of coordination.
Stationery, Favors & Extras	3% – 5%	Invitations, welcome bags, photo booth, cake.
Buffer for the Unexpected	5% – 8%	Overtime fees, weather contingencies, last-minute changes.

That last row is not optional. Service charges, gratuities, and overtime fees routinely add 9% to 15% on top of vendor quotes. A budget with no buffer is a budget that will feel broken by month two of planning, even if every individual vendor number was accurate.

2026 Michigan Vendor Pricing, By Category

The figures below reflect current 2026 Michigan market pricing for a wedding in the 100 to 150 guest range. Northern and rural Michigan generally sits at the low end of each range. Metro Detroit, Ann Arbor, and resort-area lakeshore venues generally sit at the high end.

Venue

The largest single line item in almost every Michigan wedding budget.

Tier	Typical Range	What It Usually Includes
Budget	\$3,500 – \$5,000	Space rental only, non-traditional or off-peak setting.
Typical	\$5,000 – \$12,000	Space rental, sometimes basic tables and chairs.
All-Inclusive	\$8,000 – \$20,000	Space, catering, bar, rentals, and coordination bundled together.

Catering & Bar

Priced per person; the range below assumes 100 to 150 guests.

Tier	Typical Range	What It Usually Includes
Budget	\$45 – \$70 / guest	Buffet, beer and wine only, minimal staffing.
Typical	\$70 – \$110 / guest	Buffet or family-style, expanded bar, full staffing.
Premium	\$110 – \$150+ / guest	Plated service, open bar, upgraded stations and rentals.

Photography

Based on 8 to 10 hours of coverage.

Tier	Typical Range	What It Usually Includes
Budget	\$2,000 – \$3,500	Single shooter, shorter coverage window, digital gallery.
Typical	\$3,500 – \$6,000	Full-day coverage, second shooter, engagement session.
Premium	\$6,000 – \$8,500+	Extended coverage, albums, multiple shooters.

Videography

Michigan couples are increasingly booking video and photo as a paired investment rather than treating film as optional.

Tier	Typical Range	What It Usually Includes
Budget	\$1,800 – \$2,800	Highlight film only, shorter coverage.
Typical	\$2,800 – \$4,800	Highlight film plus ceremony and speeches, full-day coverage.

Tier	Typical Range	What It Usually Includes
Premium	\$4,800 – \$7,500+	Multiple filmmakers, drone coverage, extended edits and raw footage.

Florals & Decor

The category most exposed to 2026 material cost increases, since the large majority of cut flowers are imported.

Tier	Typical Range	What It Usually Includes
Budget	\$2,500 – \$4,000	Bouquets, boutonnieres, minimal centerpieces.
Typical	\$4,000 – \$8,000	Full ceremony and reception florals, standard centerpieces.
Premium	\$8,000 – \$15,000+	Large installations, luxury blooms, statement pieces.

DJ & Entertainment

Tier	Typical Range	What It Usually Includes
Budget	\$1,000 – \$1,400	Reception only, standard sound, basic MC.
Typical	\$1,500 – \$2,200	Ceremony and reception, upgraded sound and lighting.
Premium	\$2,300 – \$3,500+	Full-day coverage, advanced lighting, multiple setups.

Planning & Coordination

Tier	Typical Range	What It Usually Includes
Month-Of	\$1,500 – \$3,000	Coordination starting 4 to 6 weeks out, day-of execution.
Partial Planning	\$3,000 – \$6,000	Vendor guidance and design support for part of the process.
Full Service	\$6,000 – \$15,000+	End-to-end planning, budget management, full vendor sourcing.

Smaller but Real Line Items

Easy to underestimate individually, and easy to overspend on collectively.

Tier	Typical Range	What It Usually Includes
Photo Booth	\$700 – \$1,200	3 to 4 hour rental, standard backdrop and prints.
Wedding Cake / Desserts	\$500 – \$1,200	Cake for 100 to 150 guests, or a dessert table alternative.
Hair & Makeup	\$400 – \$900	Bride plus a small bridal party.
Invitations & Stationery	\$400 – \$1,200	Save the dates, invitations, day-of paper.

How Guest Count Compounds Across Every Category

Guest count is the variable that touches the most categories at once. Catering, bar, rentals, invitations, favors, and often florals all scale per person, which means a guest list decision made early in planning quietly resets the entire budget. The table below models a typical-tier wedding, holding photography, videography, DJ, and planning roughly flat, since those categories are priced more by hours of coverage than by headcount.

Guest Count	Catering & Bar Only	Estimated Full Wedding Total
75 guests	\$5,600 – \$8,300	\$26,000 – \$38,000
100 guests	\$7,500 – \$11,000	\$32,000 – \$47,000
125 guests	\$9,400 – \$13,800	\$38,000 – \$56,000
150 guests	\$11,300 – \$16,500	\$44,000 – \$65,000
175 guests	\$13,100 – \$19,300	\$50,000 – \$74,000
200 guests	\$15,000 – \$22,000	\$56,000 – \$83,000

The pattern holds regardless of budget tier: every 25 guests added to a typical-tier Michigan wedding adds roughly \$6,000 to \$9,000 to the all-in total once catering, bar, rentals, and incidental per-person costs are counted together. If the guest list and the budget are in tension, this is usually the fastest place to close the gap.

Putting It Together: What a Michigan Wedding Actually Costs

Once every category is added up, most fully-vendored Michigan weddings in the 100 to 150 guest range land in one of three realistic bands. None of these numbers are wrong. They simply reflect different starting points and different priorities.

Budget Band	All-In Total	What Drives It
Lean & Intentional	\$22,000 – \$32,000	Off-peak date, smaller guest list, DIY elements, non-traditional venue.
Typical Full-Service	\$35,000 – \$55,000	Peak season, traditional venue, full vendor team across every category.
Elevated / Luxury Market	\$60,000 – \$95,000+	Metro Detroit or Ann Arbor market rates, larger guest counts, premium-tier vendors throughout.

Where couples get surprised

Statewide averages you find online, including older figures that hover near \$27,000, typically reflect ceremony and reception costs only. They do not include attire, hair and makeup, invitations, rings, the honeymoon, or the 9% to 15% in service charges and gratuities layered on top of vendor quotes. Build your working budget from the all-in totals above, not from a headline number.

A note on affordability, not just averages

"Average" and "affordable" are not the same question. The averages above describe what other couples spent. What you can afford is a separate calculation built from the number you set in Step One. If your real, debt-free number is \$28,000, a \$50,000 typical-tier wedding is not a budgeting failure on your part, it is simply outside your band, and the fix is adjusting guest count, date, or vendor tier rather than the overall ambition of the day.

Three Full Sample Budgets, Line by Line

Percentages and ranges are useful for planning, but seeing a complete, itemized budget makes the framework concrete. Below are three fully built sample budgets at the three spending bands introduced earlier, each modeled on a 120 to 130 guest Michigan wedding. Treat these as starting templates to adjust, not prescriptions.

Budget A: Lean & Intentional (\$28,500 target)

Venue (space rental, off-peak date)	\$4,200
Catering & bar (120 guests, buffet + beer/wine)	\$9,600
Photography (single shooter, 8 hrs)	\$2,800
Videography (highlight film, 6 hrs)	\$2,200
Florals & decor (DIY-assisted)	\$2,600
DJ & entertainment	\$1,300

Attire (dress, suit, alterations)	\$1,600
Hair & makeup	\$550
Coordination (month-of)	\$1,600
Cake / desserts	\$650
Invitations & stationery	\$450
Contingency buffer (6%)	\$950
Total	\$28,500

Budget B: Typical Full-Service (\$46,000 target)

Venue (all-inclusive package)	\$11,500
Catering & bar (130 guests, family-style)	\$13,800
Photography (full-day, second shooter)	\$4,600
Videography (full-day, ceremony + speeches)	\$3,800
Florals & decor (full ceremony + reception)	\$5,800
DJ & entertainment (ceremony + reception)	\$1,900
Attire (dress, suit, alterations)	\$2,600
Hair & makeup (bride + small party)	\$700
Coordination (partial planning)	\$4,200
Cake / desserts	\$900
Invitations & stationery	\$700
Contingency buffer (7%)	\$3,000
Total	\$46,000

Budget C: Elevated / Luxury Market (\$78,000 target)

Venue (premium Metro Detroit / Ann Arbor market)	\$16,500
Catering & bar (140 guests, plated + open bar)	\$21,000
Photography (extended coverage, albums)	\$7,200

Videography (multi-filmmaker, drone, extended edit)	\$5,800
Florals & decor (installations, premium blooms)	\$11,000
DJ & entertainment (full-day, advanced lighting)	\$2,900
Attire (dress, suit, alterations)	\$4,200
Hair & makeup (bride + full bridal party)	\$1,400
Coordination (full-service planning)	\$9,500
Cake / desserts	\$1,100
Invitations & stationery	\$1,100
Contingency buffer (7%)	\$5,300
Total	\$78,000

Notice what stays proportionally consistent across all three: contingency buffer, coordination, and the combined photo and video line all hold a similar share of the total even as the overall number changes dramatically. That consistency is intentional. It is the categories that protect the day itself and the record of it, and they scale with the budget rather than getting cut first.

Hidden Costs and Fine Print Michigan Couples Miss

Most budget overruns do not come from any single bad decision. They come from a handful of add-on costs that never appear on a vendor's headline price sheet. Here is where they hide.

Michigan sales tax on prepared food

Michigan charges a statewide 6% sales tax on prepared food, which covers most wedding catering. Pure service fees are generally not taxed on their own, but many caterers structure billing so that the food portion of your invoice, not the full contract total, carries the 6% tax. Ask your caterer directly how tax is applied to your specific contract so it is not a surprise on the final invoice.

Service charges and gratuity are usually separate line items

A venue or caterer's quoted per-person price rarely includes the service charge. Service charges commonly run 18% to 24% on top of the food and beverage total, and this is separate from gratuity, which may or may not be included depending on the contract. Between service charge, gratuity, and Michigan's 6% food tax, it is common for the final catering bill to land 25% to 35% above the quoted per-person rate.

Overtime fees

Photography, videography, DJ, and venue contracts typically specify a coverage window, and going past it triggers an hourly overtime rate, often \$150 to \$500+ per hour depending on the vendor. If your timeline has any risk of running long, either build extra hours into the original contract or know the overtime rate in advance rather than discovering it after the fact.

Delivery, setup, and vendor meals

Florists, rental companies, and cake vendors frequently charge separate delivery and setup fees, commonly \$75 to \$400 depending on distance and complexity. Most catering contracts also expect you to feed your vendor team, typically photographers, videographers, DJs, and coordinators, a modest vendor meal at a reduced rate; this is standard practice and worth budgeting a small line for.

Event insurance

Many Michigan venues now require liability insurance as a condition of the rental contract. A one-day wedding liability policy is typically inexpensive relative to the rest of the budget, and is worth securing even when not required, since it can also cover deposit loss in the event of vendor cancellation depending on the policy.

The stacking effect

None of these fees are large individually. Stacked together (service charge, gratuity, Michigan food tax, delivery fees, and vendor meals) they routinely add 12% to 20% on top of the sum of your itemized vendor quotes. This is exactly why the contingency buffer in the percentage framework and every sample budget above is not optional.

A Closer Look: Budgeting for Photography and Film

Photography and videography are the only vendor category producing something you still have in twenty years. Florals, catering, and even the venue itself exist for a single afternoon. That is worth weighing when deciding where to protect budget if trade-offs become necessary.

A combined photo and film investment for a typical-tier Michigan wedding generally lands between \$6,500 and \$11,000 for full-day coverage from both a photographer and a videography team. Couples who book photo and video together, rather than adding video later as an afterthought, often see better package pricing and more coordinated coverage of key moments like the ceremony and toasts.

How Gilded Heart Films fits into this framework

As a studio built to serve couples across all of Michigan rather than a single-shooter operation, Gilded Heart Films offers tiered packages designed around exactly the ranges above, from focused highlight-film coverage to full-day, multi-filmmaker packages with drone and extended edits. If you are building a budget and want a clear, no-pressure quote to plug into your own numbers, reach out and we will walk through it together.

A DIY Versus Hire Decision Framework

DIY elements can meaningfully reduce a budget, but not every category is a good candidate. The categories below are ranked by how well they typically tolerate a DIY approach without creating stress during the week of the wedding itself.

Category	Recommendation	Why
Signage, favors, welcome bags	DIY-friendly	Low risk if unfinished, no licensing or specialized skill required.
Centerpieces & minor decor	DIY-friendly with planning	Doable with a dedicated helper and a firm timeline; avoid taking this on solo the week of.
Invitations & stationery	DIY-friendly	Digital design tools make this very achievable, though printing timelines still need buffer.
Bar service	Hire, with exceptions	Serving alcohol without a licensed bartender can create liability and insurance issues; a dry or limited self-serve bar is a lower-risk middle ground.
Catering	Hire	Health, licensing, and logistics at 100+ guests make this one of the poorest DIY candidates.
Photography & videography	Hire	The irreplaceable category. A missed moment cannot be recreated after the day ends.
Hair & makeup for the bride	Hire	This is the one day it needs to hold up under tears, weather, and hours of photos.

A useful test

Before taking on any DIY element, ask: if this goes wrong or runs out of time the week of the wedding, who picks it up, and does it cost the couple their own presence in the moment? If the honest answer is "we would have to do it ourselves, day-of," that is usually the category to hire out instead.

Five Places Michigan Couples Consistently Overspend

1. Guest count creep

Every added guest pulls dollars from catering, bar, rentals, and favors simultaneously. A list that grows from 120 to 160 can add \$4,000 to \$8,000 without a single other decision changing.

2. Saturday-in-summer pricing

Peak season Saturdays (May through October) command the highest rates across nearly every vendor category. A Friday, Sunday, or off-season date can meaningfully lower venue and catering costs without changing anything else about the day.

3. Underestimating service charges and gratuities

These typically add 9% to 15% on top of vendor quotes and are easy to forget when comparing venue price sheets.

4. Booking video as an afterthought

Adding videography late in planning, after the budget is already allocated, is the most common reason couples end up regretting a missing wedding film. Building it into the budget from the start avoids that trade-off entirely.

5. No buffer line item

Weather contingencies, extra hours, last-minute rental needs, and vendor overtime fees are close to universal. A budget without a 5% to 8% buffer is a budget that will feel over, even when the underlying vendor choices were sound.

Contract and Deposit Red Flags

A written contract protects both sides, and a legitimate vendor will always provide one before accepting a deposit. Watch for the following before signing anything or handing over money.

- No written contract, or a vendor who is reluctant to put pricing and deliverables in writing.
- Cash-only payment with no receipt or written confirmation.
- No cancellation or rescheduling clause, meaning you have no idea what happens to your deposit if plans change.
- Vague deliverable language for photo or video, for example no stated turnaround time, image count, or edited video length.
- No liability insurance, particularly for venues, caterers, and any vendor working with open flame, alcohol, or large equipment.
- Pressure to sign or pay a deposit same-day without time to read the full contract.
- No stated overtime rate, leaving you exposed to negotiating a rate under pressure if your timeline runs long.

None of these should end a conversation with a vendor immediately, but each is worth asking about directly before money changes hands. A vendor confident in their business will answer these questions clearly and without defensiveness.

A Short Glossary of Vendor Terms

Common terms that show up in Michigan wedding vendor contracts, explained in plain language.

Term	What It Means
Retainer	A non-refundable fee paid to secure a vendor's availability for your date. Functionally similar to a deposit, but framed as compensation for turning away other bookings rather than a down payment.
Liquidated damages clause	Contract language specifying exactly what happens to payments already made if the wedding is cancelled or rescheduled.
Service charge	A mandatory percentage added to a catering or venue bill, separate from gratuity, that typically covers staffing and operations.

Term	What It Means
Coverage window	The contracted number of hours a photographer, videographer, or DJ is booked for; going past it triggers overtime rates.
Second shooter / associate	An additional photographer or videographer working alongside the lead, typically included in mid-tier and above packages.
All-inclusive venue	A venue that bundles space rental with catering, bar, rentals, and sometimes coordination into a single package price.
Vendor meal	A reduced-cost meal caterers expect couples to provide for vendor staff working through the event, typically photographers, videographers, DJs, and coordinators.
Turnaround time	The timeframe a photographer or videographer commits to for delivering final edited images or film after the wedding.

Quick Answers to Common Budgeting Questions

Should we set the budget before or after picking a venue?

Before. Venues are the easiest line item to fall in love with and the hardest to walk back from once you have. Set the number first, then shop venues that fit inside it.

What is the single fastest way to lower a Michigan wedding budget?

Cut guest count or move off a peak summer Saturday. Both affect nearly every other vendor category simultaneously, unlike negotiating one vendor at a time.

Is it normal to ask a vendor for a payment plan?

Yes. Most reputable vendors are used to this request and many already offer staged payment schedules, especially venues. Ask directly and get any plan written into the contract.

How much should the contingency buffer really be?

5% to 8% of the total budget at minimum. Given that service charges, gratuity, and Michigan's 6% food tax alone can add 12% to 20% on top of vendor quotes, a thin buffer is one of the most common reasons budgets feel broken even when every individual vendor number was accurate.

Does booking photography and videography together actually save money?

Often, yes. Studios that offer both tend to price combined packages below the sum of booking each service separately, and coordination between the two teams on the day tends to be smoother.

What if our real number is well below the typical Michigan average?

That is not a planning failure. It means the guest list, date, and vendor tier should be built around your number from the start, using the budget framework earlier in this guide, rather than trying to stretch a smaller number across a typical-tier wedding.

Where to Go From Here

A workable wedding budget is not about spending less. It is about spending on purpose, in the order that matches what actually matters to you as a couple. Set the real number first, allocate it intentionally, and treat the vendor ranges in this guide as a planning tool rather than a target to hit.

If videography is part of your plan for the day, Gilded Heart Films works with couples across all of Michigan and would be glad to talk through where film fits into your specific budget, no pressure and no generic sales pitch, just a straight answer.

Ready to talk budget?

Reach out through gildedheartfilms.com to get a package quote built around your date, guest count, and coverage priorities. We will help you see exactly where film fits into the framework above.

Sources: Michigan wedding vendor pricing and 2026 market data compiled from CC King Entertainment's Michigan vendor pricing guides, Zola's 2026 Wedding Cost Index, and Michigan-market wedding planning industry reporting. Figures represent typical market ranges and will vary by specific vendor, date, and region.

Appendix: Printable Wedding Budget Worksheet

Print this section and fill it in by hand, or use it as a template in your own spreadsheet. It is built to mirror the framework in this guide: set your real number, allocate it by category, then track every vendor's contract, deposit, and balance in one place.

1. Your Real Number

Our savings earmarked for the wedding	
Confirmed family contributions	
Additional savings between now and the date	
TOTAL REAL BUDGET	

2. Guest Count and Date

Estimated guest count	
Wedding date and day of week	
Region / venue city	

3. Budget Allocation by Category

Use the percentage framework earlier in this guide as a starting point, then fill in your own target dollar amount for each category.

Category	Target %	Target \$
Venue, Catering & Bar		
Photography & Videography		
Florals & Decor		
Music & Entertainment		
Attire & Beauty		
Planning & Coordination		
Stationery, Favors & Extras		
Contingency Buffer		

4. Vendor Tracker

One row per vendor. Add rows in your own copy as needed; most Michigan weddings end up managing 10 to 14 vendors total.

Vendor / Category	Contract Total	Deposit Paid	Balance Due	Due Date
Venue				
Caterer				
Bar Service				
Photographer				
Videographer				

Vendor / Category	Contract Total	Deposit Paid	Balance Due	Due Date
Florist				
DJ / Band				
Planner / Coordinator				
Hair & Makeup				
Cake / Desserts				
Rentals				
Transportation				
Stationery				
Other				

5. Running Totals

Total budgeted (from Section 1)	
Total contracted across all vendors	
Total paid to date	
Remaining balance owed	
Difference vs. real budget (over / under)	

Notes