

The Calm Wedding Planner

12 Months to Your Day

A month-by-month plan, a budget that adds up and every list you need, so the day feels like yours, not a project.

PRIORITIES · BUDGET · GUESTS · COUNTDOWN · THANK-YOUS

A fully worked example, a 12-month countdown + nine printable worksheets

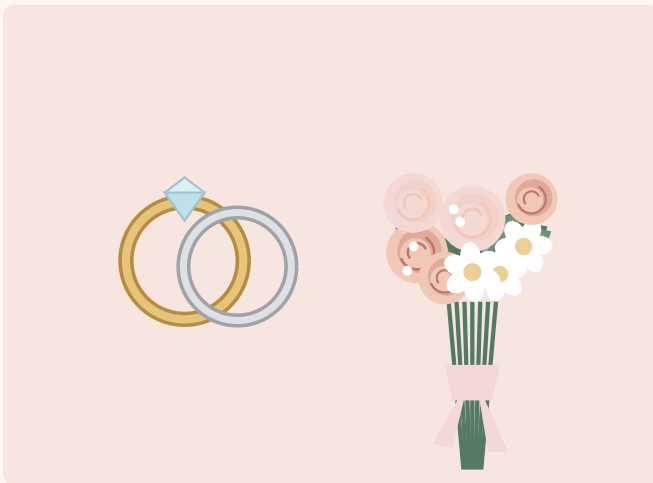
STUDIO SAMPLE · GENERAL PLANNING INFORMATION · NOT LEGAL OR FINANCIAL ADVICE



A wedding is one day. Planning it can be a calm year.

For couples who want a clear plan, a budget they can trust and a little more quiet in the months before the day.

Most wedding stress comes from the same few places: not knowing what to do next, money that drifts, lists kept in six different apps and decisions made in a rush. This planner puts everything on paper in one order. Decide what matters most first, give every dollar a job, book the people who fit, then follow a simple countdown, one month at a time, so the last weeks are about the two of you rather than a to-do list.



In this planner you will find...

A priorities worksheet, a budget planner and payment schedule, a guest-list tracker, vendor comparison sheets, a 12-month countdown, a timeline builder for the day, a seating helper, an RSVP tracker, stress-less tips and a thank-you tracker.

How to use this edition

Read pages 4-12 to set your priorities, budget and guest list. Pages 13-19 cover booking vendors and the 12-month countdown. Pages 20-25 plan the day itself, and pages 26-30 keep things calm before and after.

A STUDIO SAMPLE, READ THIS FIRST

Created by Forgewick in September 2026 to show the quality of our ebook work. It is general wedding-planning information only. It is not legal, financial or tax advice; always read contracts carefully and check local marriage-license rules with the office that issues them. Maya and Theo are fictional, and their figures are illustrative US dollars: use your own currency and numbers.

Four parts. Twelve months.

Work through in order the first time, or use the linked parts to go straight to what you need.

- | | | |
|----|---|----|
| 01 | <h2>The big picture</h2> <p>How to use the planner, your priorities and vision, a budget with a fully worked example and payment schedule, and your guest list.</p> | 04 |
| 02 | <h2>Book + prepare</h2> <p>How to compare vendors fairly, plus the 12-month countdown checklist from 12 months to go right down to the final week and the day itself.</p> | 13 |
| 03 | <h2>The day itself</h2> <p>A timeline builder for the day, a seating plan helper and an RSVP tracker, each with a worked example.</p> | 20 |
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The aim is not a perfect wedding. It is a day that feels like the two of you, planned calmly enough that you can actually be present for it.



How to use this planner.

Six habits, in this order. Each one makes the next decision easier.

01 **Agree on what matters most**

Before you look at a single venue, each of you ranks what matters, then you compare (pages 5-6). Your top priorities get the money and the time.

02 **Set a budget that adds up**

Decide the total you can pay, split it by category, keep a contingency and put every payment on a calendar (pages 7-10). [1][2]

03 **Draft the guest list early**

Headcount drives catering, seating, stationery and often the venue itself, so settle a first list before you book (pages 11-12).

04 **Compare vendors on paper**

Score each option against the same criteria, and read every contract before you pay a deposit (pages 13-14). [3]

05 **Follow the countdown**

A short tick-list for each month, from 12 months to go down to the day itself (pages 15-19).

06 **Check in once a month**

Thirty minutes together: update the budget and RSVPs, tick off the month and decide what is next. Then stop talking about the wedding for the evening.

PAPER, PHONE OR SPREADSHEET

Print the worksheets and keep them in one folder, or copy the prompts into a shared spreadsheet. The best system is the one you both actually open. A shared email address just for wedding messages keeps quotes and contracts in one place.

Priorities + vision.

Every wedding is a set of trade-offs. Decide yours together, once, and every later decision gets faster.

01 Rank on your own first

Each of you ranks the same eight areas from 1 (matters most) to 8, without peeking. It keeps one voice from setting the whole plan.

02 Add the scores

The lowest combined scores are what you protect with money and time. The highest are where you keep things simple or save.

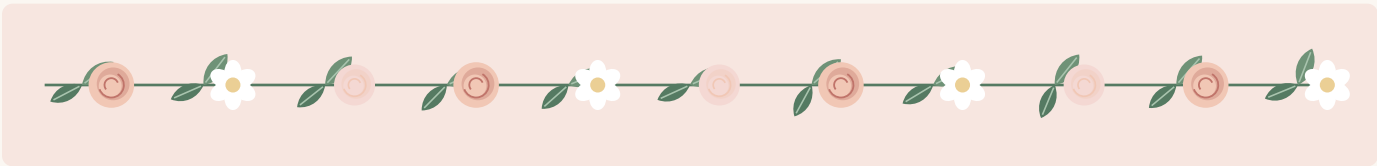
03 Describe the day in three words

Not a color scheme: a feeling. Use the three words to test every decision, from venue to music.

Worked example: Maya and Theo

Area	Maya	Theo	Combined	Decision
Food + drinks	2	1	3	Protect
Photography	1	3	4	Protect
Music + dancing	5	2	7	Protect
Venue feel	3	4	7	Protect
Attire	4	7	11	Keep simple
Flowers + decor	6	6	12	Keep simple
Guest-list size	7	5	12	Keep simple
Stationery	8	8	16	Save here

Their three words: **relaxed, warm, delicious**. Food, photos, the venue's feel and dancing are protected; stationery and a smaller guest list are where they save. Their budget on page 8 follows these choices. Maya and Theo are fictional.



Priorities + vision

Rank each area 1-8 on your own, then add the scores together.

Area	Partner 1	Partner 2	Combined	Protect / simple / save
Food + drinks				
Photography + video				
Venue feel				
Music + dancing				
Attire				
Flowers + decor				
Guest-list size				
Stationery				

OUR DAY IN THREE WORDS

WE WILL SPEND MORE ON

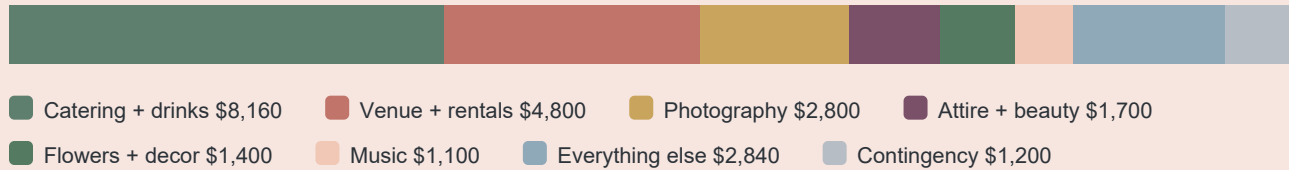
WE ARE HAPPY TO KEEP SIMPLE

THINGS WE WILL NOT DO (EVEN IF EVERYONE ELSE DOES)

TIP Revisit this page whenever a decision feels hard. If an option does not fit your three words or your top priorities, it is probably a no.

A budget that adds up.

Start with the total you can pay, not with a wish list. Then give every dollar a job. [1]



Maya and Theo's \$24,000, split by category (worked example, page 8)

01 Agree the total

Add what you have saved, what you can set aside each month and any gifts you have been promised in writing. Maya and Theo have \$9,600 saved and add \$1,200 a month for 12 months: \$24,000.

02 Split it by your priorities

Give each category a planned amount, larger for what you protect (page 5). Remember that per-guest costs such as catering grow with every name on the list.

03 Keep a contingency

Hold back a line for surprises and price changes. Maya and Theo keep 5% (\$1,200). Over-runs come out of it first.

04 Track booked and paid, not just planned

As you book, write the real price next to the plan, then what you have paid and what is still due. Update it monthly. [1]

MONEY NOTE

Amounts in this planner are fictional and in US dollars. Use your own currency and your own numbers. This is a planning tool, not financial advice.

Worked example: six months to go.

Maya and Theo's budget with half the bookings paid. Every row and every total is checked.

Category	Planned	Booked	Plan - booked	Paid	Still to pay
Venue + rentals	\$4,800	\$4,950	-\$150	\$1,650	\$3,300
Catering + drinks	\$8,160	\$8,160	\$0	\$2,000	\$6,160
Photography	\$2,800	\$2,650	+\$150	\$800	\$1,850
Attire + beauty	\$1,700	\$1,780	-\$80	\$980	\$800
Flowers + decor	\$1,400	\$1,350	+\$50	\$300	\$1,050
Music	\$1,100	\$1,100	\$0	\$300	\$800
Stationery + postage	\$480	\$455	+\$25	\$455	\$0
Cake + desserts	\$420	\$420	\$0	\$100	\$320
Rings	\$900	\$860	+\$40	\$860	\$0
Officiant + license	\$340	\$340	\$0	\$100	\$240
Transport	\$400	\$380	+\$20	\$0	\$380
Gifts + thank-yous	\$300	\$300	\$0	\$0	\$300
Contingency (5%)	\$1,200	-	+\$55 in	-	-
Total	\$24,000	\$22,745	+\$55	\$7,545	\$15,200

How to read it. The venue came in \$150 over plan and attire \$80 over; photography, flowers, stationery, rings and transport came in under. Net, the bookings are \$55 under plan, so the contingency grows from \$1,200 to **\$1,255**.
Check: \$22,745 booked + \$1,255 contingency = \$24,000.

Catering is a per-guest cost: 96 people × (\$70 food + \$15 drinks) = \$8,160. Ten more guests would add \$850 before chairs, stationery and favors.

Fictional teaching example with rounded numbers. It is not a recommended budget or a guide to typical prices.



Worked example: the payment calendar.

Deposits and balances fall on different months. A calendar shows each one before it is due, and that the money is there. [2]

To go	Payments due	This month	Paid to date	Saved to date
12 months	Venue deposit \$1,650	\$1,650	\$1,650	\$10,800
11 months	Photographer deposit \$800, Music deposit \$300	\$1,100	\$2,750	\$12,000
10 months	Caterer deposit \$2,000	\$2,000	\$4,750	\$13,200
9 months	Attire order \$980	\$980	\$5,730	\$14,400
8 months	Officiant deposit \$100, Florist deposit \$300	\$400	\$6,130	\$15,600
7 months	Stationery + postage \$455	\$455	\$6,585	\$16,800
6 months	Rings \$860, Cake deposit \$100	\$960	\$7,545	\$18,000
5 months	Venue 2nd payment \$1,650	\$1,650	\$9,195	\$19,200
4 months	Attire balance \$800	\$800	\$9,995	\$20,400
3 months	Caterer 2nd payment \$3,000	\$3,000	\$12,995	\$21,600
2 months	Transport \$380, Music balance \$800	\$1,180	\$14,175	\$22,800
1 month	Venue \$1,650, Caterer \$3,160, Photographer \$1,850, Florist \$1,050, Cake \$320, Officiant \$240, Gifts \$300	\$8,570	\$22,745	\$24,000

Saved to date = \$9,600 already saved + \$1,200 added at the start of each month. In every row, paid to date is at or below saved to date, so no payment relies on money that is not there yet. By the wedding month they have paid \$22,745 of \$24,000 saved; the \$1,255 left is the unused contingency.

Ask each vendor for its payment dates in writing and copy them here as soon as you book. Fictional example.

Budget planner + payment calendar

Planned, booked, paid and still to pay for each category. Update once a month.

TOTAL BUDGET _____ CONTINGENCY _____ % _____

Category	Planned	Booked	Paid	Still to pay	Due date(s)
Venue + rentals					
Catering + drinks					
Photography + video					
Attire + beauty					
Flowers + decor					
Music					
Stationery + postage					
Cake + desserts					
Rings					
Officiant + license					
Transport					
Gifts + thank-yous					
Contingency					
Total					

TIP Copy every “due date” onto your calendar, with a reminder a few days before. Pay from the contingency first if a booking comes in over plan. [2]

The guest list.

Draft it early and together. The headcount drives more of the budget than any single choice.



One list, shared by both of you, with one row per guest

01 Start with everyone, then agree the rules

List everyone either of you might invite. Then agree simple rules together, for example whether to invite partners you have never met, or colleagues, before you cut names.

02 Track by household and by person

Invitations go to households, but catering and seats are counted per person. Keep one row per guest with their household in a column.

03 Use the list for everything

The same list becomes your RSVP tracker, your seating plan and your thank-you tracker.

Maya and Theo's list	Invited	Attending	Declined
Maya's family	27	25	2
Theo's family	28	25	3
Friends	35	30	5
Colleagues	10	8	2
Plus-ones	6	6	0
Total guests	106	94	12

With the couple, that is **96 people** to feed and seat: the number used for catering on page 8 and the 12 tables of 8 on page 22. Fictional example.

Guest-list tracker

One row per guest. Copy this page as often as you need.

INVITED ATTENDING DECLINED

Guest name	Household / address	Group	Invite sent	Plus-one?

TIP Add a column for “side” (whose guest) if it helps the conversation, and keep addresses complete: you will need them again for thank-you notes.

Comparing vendors fairly.

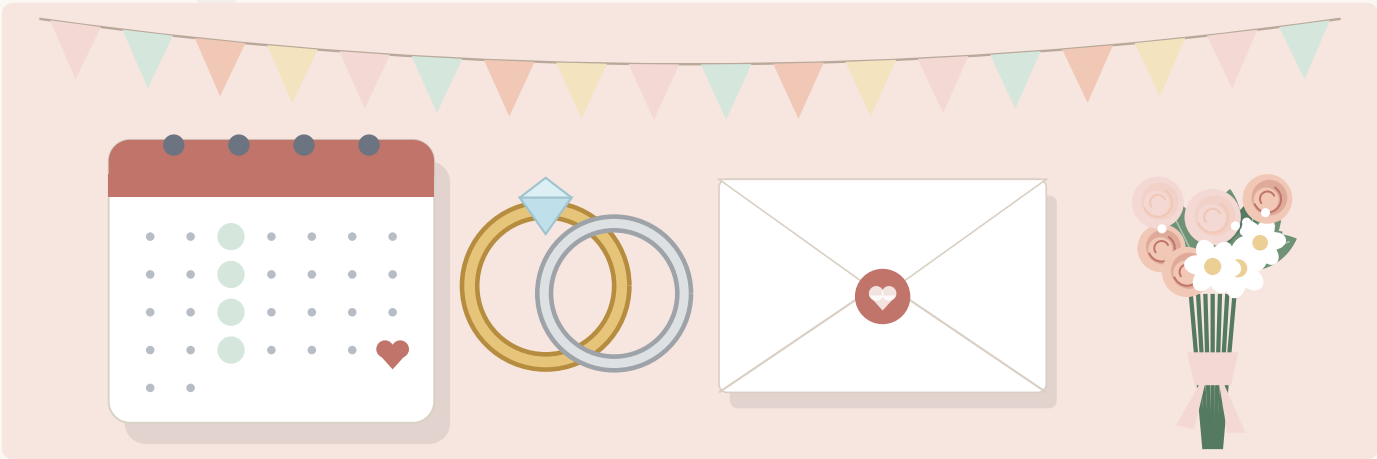
Choose the criteria before you see the quotes. Then score every option the same way.

Before you sign or pay a deposit [3]

- Read the whole contract, including the fine print and the cancellation terms.
- Check whether a deposit is required and whether it is refundable, and when the balance is due.
- Set specific dates, times and what is included, in writing.
- If you are booking a particular person at a company, make sure they are named in the contract, with what happens if someone else is sent.
- Do not pay anyone you have not met and do not have a written contract with. Paying by credit card rather than cash can help if there is a dispute later.

Worked example: photographers	Photographer A	Photographer B	Photographer C
Style fits our vision (×3)	5	4	5
Hours of coverage (×2)	4	3	5
Price within plan (×3)	4	5	2
References checked (×2)	4	4	5
Contract clarity (×2)	5	3	4
Price / hours / deposit	\$2,650 / 8 h / \$800	\$2,400 / 6 h / \$600	\$3,100 / 10 h / \$1,000
Weighted score (of 60)	53	47	49

Each score (1-5) is multiplied by its weight. Photographer A wins on 53 of 60: not the cheapest, but the best fit for what Maya and Theo protect. Its \$2,650 price and \$800 deposit appear on pages 8-9. Fictional vendors.



Vendor comparison sheet

Three options side by side. Set the weights before you collect quotes. [3]

VENDOR TYPE _____

Details	Option 1	Option 2	Option 3
Name + contact			
Price quoted			
What is included			
Hours / quantities			
Deposit + refundable?			
Balance due (date)			
Cancellation terms			
Named person in contract?			
References / reviews checked			

Criterion	Weight	Score 1	Score 2	Score 3
Weighted total				

TIP Multiply each score (1-5) by its weight and add them up. Keep signed contracts and receipts together in one folder.

Countdown: 12 to 10 months to go.

The big decisions first: priorities, budget, guest list and the venue.

12 MONTHS TO GO

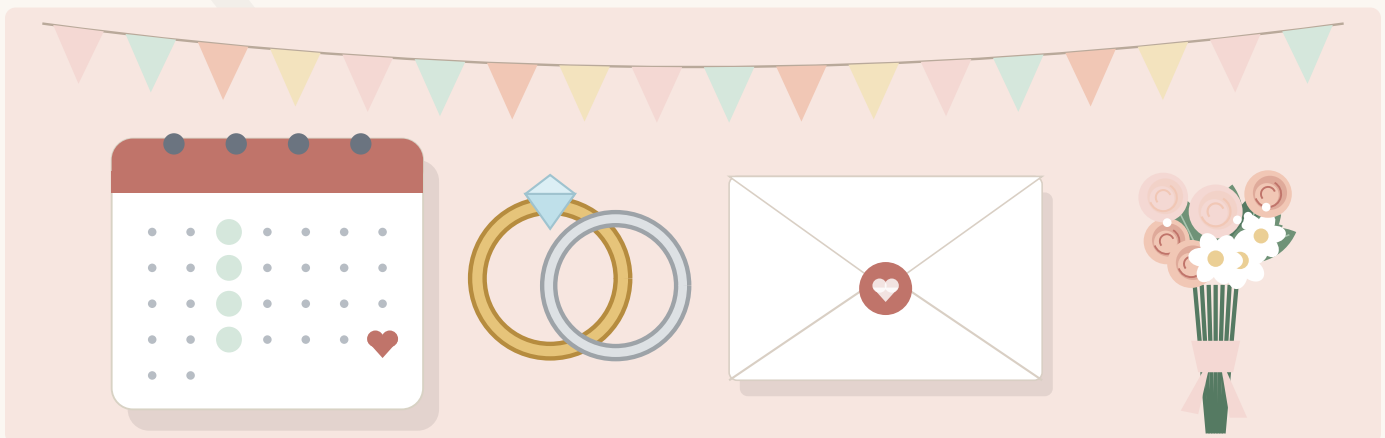
- ☐ Rank your priorities and choose three words for the day (Worksheet 1).
- ☐ Agree a total budget and a contingency (pages 7-10).
- ☐ Draft the first guest list together (Worksheet 3).
- ☐ Pick a season or date range and a rough size.
- ☐ Set up a shared folder and a wedding-only email address.

11 MONTHS TO GO

- ☐ Visit venues; read the contract and cancellation terms before paying. [3]
- ☐ Book the venue, then note every payment date (page 9).
- ☐ Decide on the ceremony type and contact an officiant.
- ☐ Start the monthly savings transfer.

10 MONTHS TO GO

- ☐ Compare and book the photographer (Worksheet 4).
- ☐ Book the caterer if the venue does not provide one.
- ☐ Book music: a band, a DJ or a playlist plan.
- ☐ Ask the people you want in your wedding party.



Countdown: 9 to 7 months to go.

Book the people who make the day, then enjoy a quieter stretch.

9 MONTHS TO GO

- ☐ Start looking at attire; ask shops about ordering and alteration times.
- ☐ Make a simple wedding website or information sheet.
- ☐ If guests travel, look at nearby places to stay.
- ☐ Monthly check-in: update the budget.

8 MONTHS TO GO

- ☐ Meet florists; decide what matters and what can stay simple.
- ☐ Book the officiant.
- ☐ Plan décor you can borrow, rent or make.
- ☐ Order save-the-dates, or plan a digital version.

7 MONTHS TO GO

- ☐ Send save-the-dates.
- ☐ Order attire, allowing time for alterations.
- ☐ Decide on a gift list, if you want one.
- ☐ Book hair and make-up, with a trial date.



Countdown: 6 to 4 months to go.

The details come into focus. Keep the monthly check-in going.

6 MONTHS TO GO

- ☐ Choose the rings.
- ☐ Book a cake or desserts.
- ☐ Order invitations; collect every guest address.
- ☐ Six-month budget snapshot (page 8).

5 MONTHS TO GO

- ☐ Book transport if you need it.
- ☐ Plan the rehearsal and any gathering the day before.
- ☐ Buy or rent accessories and shoes.
- ☐ Monthly check-in: update the budget.

4 MONTHS TO GO

- ☐ Menu tasting and final menu choices.
- ☐ First attire fitting.
- ☐ Draft the ceremony outline and readings.
- ☐ Order favors and wedding-party gifts, if any.



Countdown: 3 to 1 month to go.

Invitations, RSVPs and final numbers. Lean on your lists.

3 MONTHS TO GO

- ☐ Take one complete invitation to the post office to be weighed; square, rigid or unusually shaped envelopes can cost extra. [4][5]
- ☐ Mail invitations with a clear RSVP date and a meal-choice question.
- ☐ Write vows or choose readings.
- ☐ List must-play and do-not-play songs.

2 MONTHS TO GO

- ☐ Check your local marriage-license rules and timing with the issuing office.
- ☐ Track RSVPs (Worksheet 7); follow up with non-replies after the date.
- ☐ Final hair and make-up trial.
- ☐ Pay the next balances on your calendar.

1 MONTH TO GO

- ☐ Give the final headcount, meals and allergies to the caterer. [6]
- ☐ Finish the seating plan (Worksheet 6).
- ☐ Share the day timeline with every vendor (Worksheet 5).
- ☐ Make final payments and confirm every booking in writing.
- ☐ Wear in your shoes at home.



The final week and the day itself.

Everything is booked. Now the job is to hand things over and rest.

THE FINAL WEEK

- ☐ Confirm arrival times with every vendor.
- ☐ Send the final timeline to your day-of contact (Worksheet 8).
- ☐ Pack the emergency kit (page 27).
- ☐ Put final payments and tips in labeled envelopes.
- ☐ Give the rings to one named person.
- ☐ Pick up attire; try everything on once.
- ☐ Plan an easy, early night before.
- ☐ Eat proper meals and drink water.

ON THE DAY

- ☐ Eat breakfast, even a small one.
- ☐ Hand your phone to someone you trust.
- ☐ Let the day-of contact answer questions.
- ☐ Take ten quiet minutes together after the ceremony.
- ☐ Look up from the timeline: small delays are normal.
- ☐ Eat at dinner; ask the caterer to plate for you.
- ☐ Say thank you, then enjoy the dance floor.

THE DAY-OF CONTACT

Choose one calm, organized person who is not in the wedding party and not a parent. Give them the timeline, the vendor contacts and the emergency kit. Every question on the day goes to them, not to you.



The timeline builder.

Work outward from the ceremony time. Give every block a length, then add a few minutes of breathing space.

Starts	Mins	What happens	Who needs to know
12:30 pm	60	Getting dressed + detail photos	Photographer, wedding party
1:30 pm	45	First look + couple portraits	Photographer
2:15 pm	30	Wedding party + family photos	Photographer, family list
2:45 pm	15	Quiet break: water, snack, touch-ups	Day-of contact
3:00 pm	30	Ceremony	Officiant, music, venue
3:30 pm	30	Group photo + hugs	Photographer
4:00 pm	60	Drinks + canapés	Caterer, music
5:00 pm	15	Guests seated + entrance	Venue, music
5:15 pm	75	Dinner	Caterer
6:30 pm	20	Toasts	Speakers, music
6:50 pm	10	Cake cutting	Caterer, photographer
7:00 pm	150	First dance + dancing	Music
9:30 pm	15	Last song + send-off	Music, day-of contact
9:45 pm	45	Venue wrap-up	Day-of contact, venue

Maya and Theo's day runs from 12:30 pm to 10:30 pm: 14 blocks adding up to 10 hours. Each start time is the previous start plus its length, so if one block moves, the rest move with it.

- **Photos take longer than you think.** Write a named list of family groups for the photographer, and give one relative the job of gathering people.
- **Build in quiet time.** A 15-minute break before the ceremony is the easiest place to absorb delays.
- **Share one version.** Send the same timeline to every vendor and the day-of contact a month before, and again in the final week.

Timeline builder

Start with the ceremony time, then fill blocks before and after it.

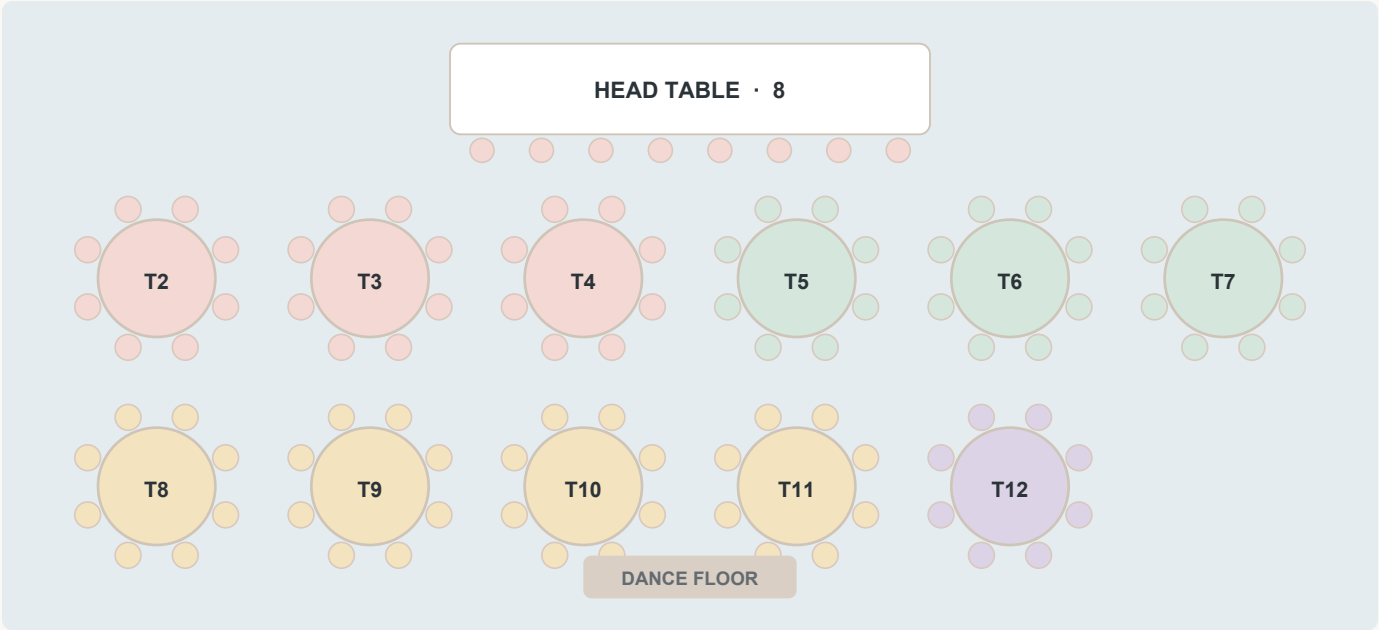
CEREMONY TIME _____ VENUE ACCESS FROM / UNTIL _____

Starts	Mins	What happens	Where	Who needs to know

TIP Add each block’s minutes to its start time to get the next start time. Put a buffer before the ceremony and before dinner.

The seating plan helper.

Seat people by group first, then by name. Start after most RSVPs are in.



Maya's family (24) Theo's family (24) Friends + plus-ones (32) Colleagues (8)

Worked example. 96 people at 12 tables of 8: the head table seats the couple and six wedding-party members, then 24 of Maya's family, 24 of Theo's family, 32 friends and plus-ones and 8 colleagues fill three, three, four and one tables. Every seat is filled: $12 \times 8 = 96$.

- Keep couples and plus-ones together, and seat anyone who knows few people next to a friendly face.
- Put older guests and anyone with mobility needs near the exits and restrooms, away from speakers.
- Give the caterer a list of meal choices and allergies by table (page 24).



Seating plan

One row per table. The seat totals should add up to your final headcount.

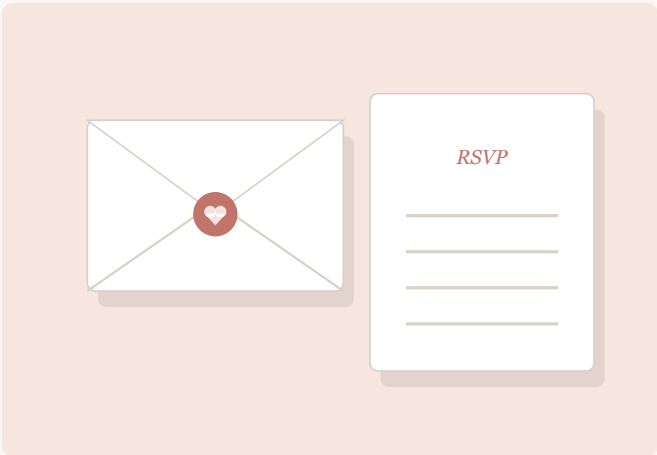
FINAL HEADCOUNT SEATS PER TABLE TABLES

Table	Guests (names)	Seats	Notes (meals, access, kids)
Head			
2			
3			
4			
5			
6			
7			
8			
9			
10			
11			
12			
13			
14			

TIP Write names on sticky notes first and move them around a drawn floor plan, then copy the final version here.

The RSVP tracker.

One place for every reply, every meal choice and every dietary need.



Make replying easy

Give a clear reply-by date, one way to reply and the meal choices on the card or website. Ask about dietary needs and allergies in the same place, so nothing is missed.

Maya and Theo's RSVPs	Number
Guests invited	106
Replied by the RSVP date	101
Follow-up calls after the date	5
Final: 94 guests + the couple	96

Meals for 96	Number
Chicken	42
Fish	30
Vegetarian	24
Total	96

Allergies noted: tree nuts (2), crustacean shellfish (1), sesame (1), 4 guests in all. Each goes to the caterer with the guest's name and table. The FDA lists nine major food allergens in the US: milk, eggs, fish, crustacean shellfish, tree nuts, peanuts, wheat, soybeans and sesame. [6]

Fictional example. Always ask guests to describe their own needs, and confirm them with your caterer.

RSVP tracker

Tick replies as they arrive. Follow up after the reply-by date.

REPLY-BY DATE _____ REPLIED _____ ATTENDING _____

Name / household	Invited	Replied	Attending	Meal choices	Dietary needs

TIP Allergy details go straight to the caterer with the guest’s name and table number. [6]

Stress-less tips.

Planning a wedding is a lot of decisions in a short time. These habits keep it manageable. [7][8]

Protect your sleep. Keep a regular bedtime, especially in the last month. The CDC notes adults need 7 or more hours a night. [8]

Take breaks from the feeds. Endless inspiration photos raise the bar. Mute, unfollow or set a time limit. [8]

Have a wedding-free evening. One night a week with no wedding talk at all, for the two of you.

Reach out. Talk to friends or family who help you cope in a positive way. [7]

Keep moving and eating. Regular meals, a walk and less late-night caffeine help more than another hour of planning. [7]

Write it down. A journal or a single running list empties your head at night. [7]

Delegate with details. Hand a whole task to someone, with the budget and the deadline, then let them do it their way.

Remember the three words. When a decision feels huge, ask whether it changes how the day will feel. Usually it does not.

IF IT IS MORE THAN WEDDING NERVES

If worry or low mood will not go away, or you are struggling to cope, talk to a doctor or a mental health professional. In the US, you can call or text 988 at any time for the Suicide and Crisis Lifeline. [7]



Day-of contacts + emergency kit

Give a copy to your day-of contact in the final week.

Role	Name	Phone	Arrives
Day-of contact			
Venue			
Caterer			
Photographer			
Music			
Florist			
Officiant			
Transport			
Hair + make-up			
Cake			

EMERGENCY KIT

- | | |
|--|--|
| ☐ Safety pins + mini sewing kit | ☐ Stain wipes |
| ☐ Pain relief you already use | ☐ Bandages |
| ☐ Tissues | ☐ Phone charger |
| ☐ Snacks + water | ☐ Lip balm + powder |
| ☐ Spare hair ties + pins | ☐ Deodorant |
| ☐ Umbrella | ☐ Final payment envelopes |
| ☐ Pen + tape | ☐ Copy of this sheet |
| ☐ Any medicines you need | ☐ Comfortable shoes |

TIP Keep the kit in one labeled bag and give it to the day-of contact, not to anyone in the wedding party.

After the wedding.

A short list for the weeks afterwards, so nothing drags on for months.



Thank-you notes, promptly

Write notes as gifts arrive where you can, and within about three months. Make each one personal: name the gift or the kindness and how you will use or remember it. [9]

The first few weeks

- ☐ Return rentals and borrowed items; collect any deposits due back.
- ☐ Make any final vendor payments and file the receipts with the contracts.
- ☐ Update the budget with the final actual amounts, and close the wedding account or savings pot.
- ☐ Back up photos and messages from guests in two places.
- ☐ Clean, store or sell attire and décor.

IF YOU ARE CHANGING YOUR NAME (US)

Notify the Social Security Administration first; other agencies learn of name changes through it. Then update your driver's license or state ID and your passport. Use certified copies of your marriage certificate as proof. [10][11] Rules and documents differ by country and state, so check the official guidance where you live.



Thank-you tracker: 1

One row per gift or kindness. Tick when the note is in the post. [9]

Name	Gift or kindness	Received	Note written	Sent

TIP Set a small daily goal, such as three notes an evening, and share the list between you.

Thank-you tracker: 2

Include the people who helped: hosts, readers, the day-of contact and anyone who lent a hand.

Name	Gift or kindness	Received	Note written	Sent

TIP Mention the gift and how you will use or remember it. A few honest lines are enough.

The useful fine print

The sources behind specific statements in this sample, and what this edition is.

1 / CFPB: Budgeting: how to create a budget and stick with it [Open the source](#)

Consumer Financial Protection Bureau (US). Record all income, track spending by category (start one week at a time), use a bill calendar because the timing of bills and income may not match, then pull everything into a working budget and update it when your spending changes. Supports pages 7-10.

2 / CFPB Your Money, Your Goals: Bill calendar tool [Open the source](#)

CFPB. List every bill and its due date on a calendar, add the dates money comes in, and compare what is due with what is available so you can see tight weeks before they arrive. Supports the payment schedule on page 9 and Worksheet 2.

3 / New Jersey Division of Consumer Affairs: Planning your wedding (tips to avoid scams) [Open the source](#)

State consumer-protection guidance (revised 10/07/24). Review every contract and the fine print, note the cancellation terms, check whether deposits are required and refundable, set specific dates and times for services, name the specific person you are hiring in the contract with a clause for substitutions, and do not pay a vendor you have not met and have no written contract with. Paying by credit card rather than cash can help resolve future disputes. Supports pages 13-14.

4 / USPS Postal Explorer: First-Class Mail [Open the source](#)

United States Postal Service. First-Class Mail letter-size pieces that are square, rigid or have another nonmachinable characteristic are subject to the nonmachinable surcharge. Supports page 18.

5 / USPS Publication 25: Nonmachinable criteria [Open the source](#)

USPS. A letter is nonmachinable if, among other criteria, its aspect ratio (length divided by height) is less than 1.3 or more than 2.5, which includes square envelopes. Supports page 18.

6 / FDA: Food allergies, what you need to know [Open the source](#)

US Food and Drug Administration. Lists the nine major food allergens recognized in the US: milk, eggs, fish, crustacean shellfish, tree nuts, peanuts, wheat, soybeans and sesame. Supports page 24 and Worksheet 7.

7 / NIMH: I'm so stressed out! Fact sheet [Open the source](#)

National Institute of Mental Health. Coping ideas include keeping a journal, relaxation exercises such as deep breathing, exercise, regular healthy meals, a sleep routine, limiting caffeine, challenging unhelpful thoughts and reaching out to friends and family; talk to a professional if you are struggling to cope. In a crisis in the US, call or text 988. Supports page 26.

8 / CDC: Managing stress [Open the source](#)

Centers for Disease Control and Prevention. Take breaks from news and social media, practice deep breathing or stretching, get enough sleep (adults need 7 or more hours a night), move more, eat well, limit alcohol and talk with people you trust. Supports page 26.

9 / Emily Post Institute: Wedding thank yous [Open the source](#)

Etiquette guidance. Write thank-you notes promptly, ideally as gifts arrive and within three months of receiving a gift; make each note personal, mentioning the person and the gift, rather than a printed card or a generic online message. Supports pages 28-30.

10 / USAGov: How to change your name and what government agencies to notify [Open the source](#)

US government guide. Notify the Social Security Administration early, because other agencies learn of name changes through it; then update your driver's license or state ID and your passport; use certified copies of documents such as a marriage certificate as proof. Supports page 28.

11 / SSA: How do I change or correct my name on my Social Security number card? [Open the source](#)

Social Security Administration. Explains the application, the documents needed to prove a legal name change (such as a marriage document) and identity, and whether you can start online or need to visit an office. Supports page 28.

About this edition. Written, illustrated and designed by Forgewick, operated by Haris Sohail. Studio Edition 1.0, September 2026. All text, illustrations, worked examples and worksheets are original. Maya and Theo, their budget, guests and vendors are fictional; amounts are illustrative US dollars. General wedding-planning information only: not legal, financial or tax advice. Check contracts and local marriage-license rules for yourself.

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