

SERENITY

HOME ORGANIZATION

BUDGET WORKSHEET

<i>Income</i>	BUDGET	PLANNED AMOUNT	ACTUAL AMOUNT	DIFFERENCE
Primary Income: Salary, wages, or main source of income				
Secondary Income: Part-time work, freelance, or side gigs				
Other Income: Bonuses, dividends, or rental income				
Total:				

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<i>Fixed Expenses</i>	BUDGET	PLANNED AMOUNT	ACTUAL AMOUNT	DIFFERENCE
Housing: Rent or mortgage				
Utilities: Electricity, water, gas				
Insurance: Health, car, home				
Loan Payments: Student loans, personal loans				
Subscriptions: Streaming services, magazines				

<i>Variable Expenses</i>	BUDGET	PLANNED AMOUNT	ACTUAL AMOUNT	DIFFERENCE
Groceries:				
Transportation: Gas, public transit, vehicle maintenance				
Healthcare: Medical appointments, prescriptions				
Dining Out:				
Entertainment: Movies, hobbies, events				

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<i>Savings & Investments</i>	BUDGET	PLANNED AMOUNT	ACTUAL AMOUNT	DIFFERENCE
Emergency Fund: Savings for unexpected expenses				
Retirement Savings: Contributions to retirement accounts				
Short-Term Savings: Savings for upcoming purchases or vacations				
Investments: Stocks, bonds, mutual funds				

<i>Debt Repayment</i>	BUDGET	PLANNED AMOUNT	ACTUAL AMOUNT	DIFFERENCE
Credit Cards: Monthly payments and balances				
Personal Loans: Monthly payments and balances				
Student Loans: Monthly payments and balances				
Other Debts: Any additional debts				

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<i>Monthly Totals</i>	BUDGET	PLANNED AMOUNT	ACTUAL AMOUNT	DIFFERENCE
Total Income: Sum of all income sources				
Total Fixed Expenses: Sum of all fixed expenses				
Total Variable Expenses: Sum of all variable expenses				
Total Savings & Investments:				
Total Debt Repayment: Sum of all debt payments				

<i>Budget Summary</i>	BUDGET	PLANNED AMOUNT	ACTUAL AMOUNT	DIFFERENCE
Total Expenses: Combined total of fixed/variable/debt				
Total Savings & Investments:				
Total amount allocated to savings and investments				
Net Income: Income minus total expenses and savings				
Surplus/Deficit: Amount left after expenses and savings (positive for surplus, negative for deficit)				