

# BUDGET PLANNING SPREADSHEETS - PRAIRIE NEST HOMESTEAD

## Complete Financial Planning Tools for Your Homestead

*Print these worksheets or recreate them in Excel/Google Sheets for easy calculations.*

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### ANNUAL HOMESTEAD BUDGET PLANNER

#### INCOME PLANNING WORKSHEET

##### Current Household Income

Income Source	Monthly Amount	Annual Amount	Notes
Primary Job	\$_____	\$_____	_____
Secondary Job	\$_____	\$_____	_____
Side Business	\$_____	\$_____	_____
Investments	\$_____	\$_____	_____
Other	\$_____	\$_____	_____
<b>TOTAL INCOME</b>	<b>\$_____</b>	<b>\$_____</b>	

##### Potential Homestead Income (Year 2+)

Income Stream	Conservative	Optimistic	Timeline
Egg Sales	\$_____	\$_____	_____
Produce Sales	\$_____	\$_____	_____
Value-Added Products	\$_____	\$_____	_____
Agritourism	\$_____	\$_____	_____
Teaching/Consulting	\$_____	\$_____	_____
Blog/Content	\$_____	\$_____	_____
<b>POTENTIAL TOTAL</b>	<b>\$_____</b>	<b>\$_____</b>	

### HOMESTEAD EXPENSE CATEGORIES

#### One-Time Startup Costs

Category	Item	Priority (1-5)	Estimated Cost	Actual Cost	Planned Purchase Date
<b>Garden Setup</b>					
	Raised bed materials	___	\$_____	\$_____	_____
	Garden tools (basic set)	___	\$_____	\$_____	_____
	Soil amendments	___	\$_____	\$_____	_____
	Irrigation system	___	\$_____	\$_____	_____
	Greenhouse/tunnel	___	\$_____	\$_____	_____
<b>Livestock Setup</b>					
	Chicken coop	___	\$_____	\$_____	_____
	Fencing	___	\$_____	\$_____	_____
	Waterers/feeders	___	\$_____	\$_____	_____
	Initial livestock purchase	___	\$_____	\$_____	_____
<b>Preservation Equipment</b>					
	Pressure canner	___	\$_____	\$_____	_____
	Dehydrator	___	\$_____	\$_____	_____
	Freezer (chest)	___	\$_____	\$_____	_____
	Canning supplies	___	\$_____	\$_____	_____
<b>Tools &amp; Equipment</b>					
	Power tools	___	\$_____	\$_____	_____
	Hand tools	___	\$_____	\$_____	_____
	Storage solutions	___	\$_____	\$_____	_____
<b>STARTUP TOTAL</b>			\$_____	\$_____	

## Annual Operating Expenses

Category	Monthly Budget	Annual Budget	Actual Spent	Variance (+/-)
<b>Seeds &amp; Plants</b>				
Vegetable seeds	\$_____	\$_____	\$_____	\$_____
Herb plants	\$_____	\$_____	\$_____	\$_____
Fruit trees/bushes	\$_____	\$_____	\$_____	\$_____
Cover crop seeds	\$_____	\$_____	\$_____	\$_____
<b>Soil &amp; Amendments</b>				
Compost/manure	\$_____	\$_____	\$_____	\$_____
Organic fertilizers	\$_____	\$_____	\$_____	\$_____
Mulch	\$_____	\$_____	\$_____	\$_____
Soil testing	\$_____	\$_____	\$_____	\$_____
<b>Livestock Feed</b>				
Chicken feed	\$_____	\$_____	\$_____	\$_____
Supplements	\$_____	\$_____	\$_____	\$_____
Bedding	\$_____	\$_____	\$_____	\$_____
Veterinary care	\$_____	\$_____	\$_____	\$_____
<b>Preservation Supplies</b>				
Canning jars/lids	\$_____	\$_____	\$_____	\$_____
Freezer bags/containers	\$_____	\$_____	\$_____	\$_____
Salt/sugar for preserving	\$_____	\$_____	\$_____	\$_____
<b>Utilities</b>				
Water (additional usage)	\$_____	\$_____	\$_____	\$_____
Electricity (grow lights, etc.)	\$_____	\$_____	\$_____	\$_____
<b>Education &amp; Resources</b>				
Books/courses	\$_____	\$_____	\$_____	\$_____
Conference/workshop fees	\$_____	\$_____	\$_____	\$_____
Subscriptions	\$_____	\$_____	\$_____	\$_____
<b>Maintenance &amp; Repairs</b>				
Tool replacement/repair	\$_____	\$_____	\$_____	\$_____
Infrastructure maintenance	\$_____	\$_____	\$_____	\$_____
Equipment replacement	\$_____	\$_____	\$_____	\$_____
<b>ANNUAL TOTAL</b>	<b>\$_____</b>	<b>\$_____</b>	<b>\$_____</b>	<b>\$_____</b>

# MONTHLY BUDGET TRACKER

Month: \_\_\_\_\_ Year: \_\_\_\_\_

## Income This Month

Source	Budgeted	Actual	Variance
Salary/Wages	\$_____	\$_____	\$_____
Homestead Sales	\$_____	\$_____	\$_____
Other Income	\$_____	\$_____	\$_____
<b>TOTAL INCOME</b>	<b>\$_____</b>	<b>\$_____</b>	<b>\$_____</b>

## Fixed Expenses

Category	Budgeted	Actual	Variance
Mortgage/Rent	\$_____	\$_____	\$_____
Insurance	\$_____	\$_____	\$_____
Utilities (base)	\$_____	\$_____	\$_____
Transportation	\$_____	\$_____	\$_____
<b>TOTAL FIXED</b>	<b>\$_____</b>	<b>\$_____</b>	<b>\$_____</b>

## Variable Expenses

Category	Budgeted	Actual	Variance	Notes
Groceries	\$_____	\$_____	\$_____	_____
Dining Out	\$_____	\$_____	\$_____	_____
Entertainment	\$_____	\$_____	\$_____	_____
Clothing	\$_____	\$_____	\$_____	_____
Personal Care	\$_____	\$_____	\$_____	_____
<b>TOTAL VARIABLE</b>	<b>\$_____</b>	<b>\$_____</b>	<b>\$_____</b>	

## Homestead Expenses This Month

Category	Budgeted	Actual	Variance	Purchases Made
Seeds/Plants	\$_____	\$_____	\$_____	_____
Soil/Amendments	\$_____	\$_____	\$_____	_____
Tools/Equipment	\$_____	\$_____	\$_____	_____
Livestock Feed	\$_____	\$_____	\$_____	_____
Preservation Supplies	\$_____	\$_____	\$_____	_____
Infrastructure	\$_____	\$_____	\$_____	_____
Education	\$_____	\$_____	\$_____	_____
Other Homestead	\$_____	\$_____	\$_____	_____
<b>HOMESTEAD TOTAL</b>	<b>\$_____</b>	<b>\$_____</b>	<b>\$_____</b>	

### Savings & Emergency Fund

Category	Target	Actual	Notes
Emergency Fund	\$_____	\$_____	_____
Homestead Fund	\$_____	\$_____	_____
Retirement	\$_____	\$_____	_____
<b>TOTAL SAVINGS</b>	<b>\$_____</b>	<b>\$_____</b>	

### Month Summary

**Total Income:** \$\_\_\_\_\_ **Total Expenses:** \$\_\_\_\_\_ **Net Income/Loss:** \$\_\_\_\_\_ **Homestead % of Budget:** \_\_\_\_\_%

## PROJECT COST CALCULATOR

**Project:** \_\_\_\_\_

### Materials Cost Breakdown

Item	Quantity	Unit Price	Total Cost	Where to Buy	Notes
_____	_____	\$_____	\$_____	_____	_____
_____	_____	\$_____	\$_____	_____	_____
_____	_____	\$_____	\$_____	_____	_____
_____	_____	\$_____	\$_____	_____	_____
_____	_____	\$_____	\$_____	_____	_____
_____	_____	\$_____	\$_____	_____	_____
<b>MATERIALS TOTAL</b>			<b>\$_____</b>		

### Tools Needed (One-time purchase)

Tool	Own?	Rent Cost	Buy Cost	Best Option	Notes
_____	Y/N	\$_____	\$_____	_____	_____
_____	Y/N	\$_____	\$_____	_____	_____
_____	Y/N	\$_____	\$_____	_____	_____
<b>TOOL TOTAL</b>			<b>\$_____</b>		

### Labor Costs (if hiring help)

Task	Hours	Rate/Hour	Total Cost	Who
_____	_____	\$_____	\$_____	_____
_____	_____	\$_____	\$_____	_____
_____	_____	\$_____	\$_____	_____
<b>LABOR TOTAL</b>			<b>\$_____</b>	

### Project Summary

**Materials:** \$\_\_\_\_\_ **Tools:** \$\_\_\_\_\_ **Labor:** \$\_\_\_\_\_ **Total Project Cost:** \$\_\_\_\_\_ **Timeline:** \_\_\_\_\_

**Priority Level (1-5):** \_\_\_\_\_

### DIY vs Purchase Comparison

**DIY Total Cost:** \$\_\_\_\_\_ **DIY Time Investment:** \_\_\_\_\_ hours **Purchase Price:** \$\_\_\_\_\_ **Best Choice:** \_\_\_\_\_ **Why:** \_\_\_\_\_

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# COST PER UNIT ANALYSIS

## Vegetable Production Costs

### Tomatoes

#### Investment:

- Seeds: \$\_\_\_\_\_
- Soil amendments: \$\_\_\_\_\_
- Support materials: \$\_\_\_\_\_
- Water/fertilizer: \$\_\_\_\_\_
- **Total Investment:** \$\_\_\_\_\_

#### Production:

- Plants grown: \_\_\_\_\_
- Pounds harvested: \_\_\_\_\_
- **Cost per pound:** \$\_\_\_\_\_
- **Store price per pound:** \$\_\_\_\_\_
- **Savings per pound:** \$\_\_\_\_\_

### Eggs (Annual)

#### Investment:

- Initial chicks: \$\_\_\_\_\_
- Feed: \$\_\_\_\_\_
- Bedding: \$\_\_\_\_\_
- Supplies: \$\_\_\_\_\_
- **Total Investment:** \$\_\_\_\_\_

#### Production:

- Eggs per year: \_\_\_\_\_ dozen
- **Cost per dozen:** \$\_\_\_\_\_
- **Store price per dozen:** \$\_\_\_\_\_
- **Savings per dozen:** \$\_\_\_\_\_

## Template for Other Crops

Crop: \_\_\_\_\_

### Investment:

- Seeds/plants: \$\_\_\_\_\_
- Soil/amendments: \$\_\_\_\_\_
- Support/tools: \$\_\_\_\_\_
- Water/fertilizer: \$\_\_\_\_\_
- Labor (hours × \$15): \$\_\_\_\_\_
- **Total Investment:** \$\_\_\_\_\_

### Production:

- Quantity harvested: \_\_\_\_\_
  - **Cost per unit:** \$\_\_\_\_\_
  - **Store price per unit:** \$\_\_\_\_\_
  - **Net savings/loss per unit:** \$\_\_\_\_\_
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## HOMESTEAD ROI CALCULATOR

### Year 1 Analysis

**Total Investment:** \$\_\_\_\_\_ **Operating Expenses:** \$\_\_\_\_\_ **Total Costs:** \$\_\_\_\_\_

**Food Value Produced:** \$\_\_\_\_\_ **Food Expenses Avoided:** \$\_\_\_\_\_ **Income Generated:** \$\_\_\_\_\_ **Total Benefits:** \$\_\_\_\_\_

**Net Result:** \$\_\_\_\_\_ (Benefits - Costs) **ROI Percentage:** \_\_\_\_% (Net Result ÷ Total Costs × 100)

### 3-Year Projection

Year	Investment	Operating	Total Costs	Benefits	Net Result	Cumulative
1	\$_____	\$_____	\$_____	\$_____	\$_____	\$_____
2	\$_____	\$_____	\$_____	\$_____	\$_____	\$_____
3	\$_____	\$_____	\$_____	\$_____	\$_____	\$_____

**Break-even point:** Year \_\_\_\_ **3-year total savings:** \$\_\_\_\_\_

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# SEASONAL BUDGET PLANNER

## SPRING BUDGET (March - May)

Category	Budgeted	Actual	Variance
Seeds	\$_____	\$_____	\$_____
Soil amendments	\$_____	\$_____	\$_____
Tools/equipment	\$_____	\$_____	\$_____
Plants (fruit trees, etc.)	\$_____	\$_____	\$_____
Infrastructure projects	\$_____	\$_____	\$_____
Chicks/livestock	\$_____	\$_____	\$_____
<b>SPRING TOTAL</b>	<b>\$_____</b>	<b>\$_____</b>	<b>\$_____</b>

## SUMMER BUDGET (June - August)

Category	Budgeted	Actual	Variance
Watering/irrigation	\$_____	\$_____	\$_____
Preservation supplies	\$_____	\$_____	\$_____
Pest management	\$_____	\$_____	\$_____
Succession planting	\$_____	\$_____	\$_____
Equipment maintenance	\$_____	\$_____	\$_____
<b>SUMMER TOTAL</b>	<b>\$_____</b>	<b>\$_____</b>	<b>\$_____</b>

## FALL BUDGET (September - November)

Category	Budgeted	Actual	Variance
Fall planting	\$_____	\$_____	\$_____
Preservation marathon	\$_____	\$_____	\$_____
Storage materials	\$_____	\$_____	\$_____
Winterization supplies	\$_____	\$_____	\$_____
Tree/shrub planting	\$_____	\$_____	\$_____
<b>FALL TOTAL</b>	<b>\$_____</b>	<b>\$_____</b>	<b>\$_____</b>

## WINTER BUDGET (December - February)

Category	Budgeted	Actual	Variance
Planning/education	\$_____	\$_____	\$_____

Category	Budgeted	Actual	Variance
Seed ordering	\$_____	\$_____	\$_____
Indoor growing setup	\$_____	\$_____	\$_____
Tool maintenance	\$_____	\$_____	\$_____
Equipment purchases	\$_____	\$_____	\$_____
<b>WINTER TOTAL</b>	<b>\$_____</b>	<b>\$_____</b>	<b>\$_____</b>

## DEBT PAYOFF TRACKER

### Using Homestead Savings for Debt Reduction

#### Current Debts

Debt	Balance	Min Payment	Interest Rate	Target Payoff
Credit Card 1	\$_____	\$_____	____%	_____
Credit Card 2	\$_____	\$_____	____%	_____
Car Loan	\$_____	\$_____	____%	_____
Student Loan	\$_____	\$_____	____%	_____
Other	\$_____	\$_____	____%	_____
<b>TOTAL DEBT</b>	<b>\$_____</b>	<b>\$_____</b>		

#### Monthly Homestead Savings Applied to Debt

Month: \_\_\_\_\_ Grocery savings from garden: \$\_\_\_\_\_ Egg savings: \$\_\_\_\_\_ Other homestead savings: \$\_\_\_\_\_ Total available for debt: \$\_\_\_\_\_

Applied to debt: \_\_\_\_\_ New balance: \$\_\_\_\_\_ Progress toward payoff: \_\_\_\_\_

## EMERGENCY FUND CALCULATOR

### Homestead Emergency Fund Needs

Monthly fixed expenses: \$\_\_\_\_\_ Monthly homestead operating costs: \$\_\_\_\_\_ Total monthly needs: \$\_\_\_\_\_

Target emergency fund (6 months): \$\_\_\_\_\_ Current emergency fund: \$\_\_\_\_\_ Amount still needed: \$\_\_\_\_\_

## Building Emergency Fund with Homestead Savings

Monthly homestead savings: \$\_\_\_\_\_ Percentage to emergency fund: % **Monthly emergency fund contribution: \$\_\_** Months to reach goal: \_\_\_\_\_ months

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## TAX PLANNING WORKSHEET

### Homestead Business Deductions (Consult tax professional)

#### Potential Deductions

Category	Annual Amount	Documentation	Notes
Seeds & plants	\$_____	Receipts	_____
Tools & equipment	\$_____	Receipts	_____
Soil amendments	\$_____	Receipts	_____
Livestock feed	\$_____	Receipts	_____
Education/books	\$_____	Receipts	_____
Home office space	\$_____	Measurements	_____
Vehicle use (business %)	\$_____	Mileage log	_____
Utilities (business %)	\$_____	Bills	_____
<b>TOTAL DEDUCTIONS</b>	<b>\$_____</b>		

#### Income Tracking

Source	Q1	Q2	Q3	Q4	Annual Total
Produce sales	\$____	\$____	\$____	\$____	\$_____
Egg sales	\$____	\$____	\$____	\$____	\$_____
Value-added products	\$____	\$____	\$____	\$____	\$_____
Agritourism	\$____	\$____	\$____	\$____	\$_____
Teaching/consulting	\$____	\$____	\$____	\$____	\$_____
<b>TOTAL INCOME</b>	<b>\$____</b>	<b>\$____</b>	<b>\$____</b>	<b>\$____</b>	<b>\$_____</b>

## BUDGET REVIEW & PLANNING

### Quarterly Budget Review

Quarter: \_\_\_\_\_ Year: \_\_\_\_\_

### Budget vs Actual Performance:

- Total homestead budget: \$\_\_\_\_\_
- Total homestead spending: \$\_\_\_\_\_
- Variance: \$\_\_\_\_\_ (Over/Under)
- Percentage of total household budget: \_\_\_\_%

### Best Budget Decisions This Quarter:

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

### Budget Mistakes to Avoid:

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

### Adjustments for Next Quarter:

- Increase budget for: \_\_\_\_\_
- Decrease budget for: \_\_\_\_\_
- New categories needed: \_\_\_\_\_

## Annual Budget Planning Session

### Goals for Next Year:

#### Production Goals:

- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_

#### Financial Goals:

- Reduce grocery spending by: \$\_\_\_\_\_ (%\_\_\_\_\_)

- Generate homestead income of: \$\_\_\_\_\_
- Complete projects worth: \$\_\_\_\_\_

### Major Purchases Planned:

1. \_\_\_\_\_ Cost: \$\_\_\_\_\_ Timeline: \_\_\_\_\_
2. \_\_\_\_\_ Cost: \$\_\_\_\_\_ Timeline: \_\_\_\_\_
3. \_\_\_\_\_ Cost: \$\_\_\_\_\_ Timeline: \_\_\_\_\_

### Budget Allocations for Next Year:

- Startup/improvement fund: \$\_\_\_\_\_
- Operating expenses: \$\_\_\_\_\_
- Emergency fund contribution: \$\_\_\_\_\_
- Education/learning: \$\_\_\_\_\_

## MONEY-SAVING STRATEGIES TRACKER

### Cost-Cutting Measures Implemented

Strategy	Implementation Date	Monthly Savings	Annual Impact
Start composting	_____	\$_____	\$_____
Grow herbs	_____	\$_____	\$_____
Preserve surplus	_____	\$_____	\$_____
Bulk buying co-op	_____	\$_____	\$_____
DIY projects	_____	\$_____	\$_____
Repair vs replace	_____	\$_____	\$_____
<b>TOTAL SAVINGS</b>		<b>\$_____</b>	<b>\$_____</b>

### Future Money-Saving Ideas

- ☐ \_\_\_\_\_ Potential savings: \$\_\_\_\_\_
- ☐ \_\_\_\_\_ Potential savings: \$\_\_\_\_\_
- ☐ \_\_\_\_\_ Potential savings: \$\_\_\_\_\_
- ☐ \_\_\_\_\_ Potential savings: \$\_\_\_\_\_

*Use these worksheets to track your homestead finances and make informed decisions about investments and priorities. Regular budget reviews help ensure your homestead supports your financial goals while building toward greater self-sufficiency.*