



BUDGETING TEMPLATE

As alchemists, our budgeting strategy is not just about numbers. Our budgeting template is centered around understanding the "why"—it's our compass and the secret sauce of financial alchemy! Yes, we are where we are, but how did we get here—to this present moment and current circumstance? Without understanding the "why," the past can repeat itself, plans can crumble, or you might reach your goals only to find they weren't truly yours. Understanding the "why" fuels your drive, keeps you on track, and guides you to the next step in reaching your goals (or helps determine which path to take to climb out of the hole).

INCOME				
Category	Planned Amount	Actual Amount	Difference	Why the Difference
Salary				
Bonus				
Investments				
Other Income				

EXPENSES

Category	Planned Amount	Actual Amount	Difference	Why the Difference
Housing				
Utilities				
Groceries				
Transportation				
Insurance				
Healthcare				
Debt Payments				
Savings				
Entertainment				
Miscellaneous				