

Homeschool Budgeting Template

A simple, no-stress way to see the full picture. From monthly must-haves to the surprise costs nobody warns you about.

HomeschoolSam · Homeschool made simple ✨

1 Monthly Core Expenses

These are your recurring, predictable costs.

ITEM	COST	WORTH IT?	KID USING IT	ACTUAL VS. PLANNED
• Curriculum subscriptions (online programs, apps)	\$ _____	_____ ▼	_____	_____
• Co-op fees / enrichment classes	\$ _____	_____ ▼	_____	_____
• Tutoring or specialty teachers	\$ _____	_____ ▼	_____	_____
• Extracurriculars (sports, art, music lessons)	\$ _____	_____ ▼	_____	_____
• Field trips / memberships (zoos, museums, parks)	\$ _____	_____ ▼	_____	_____
• Printing / paper / basic supplies replenishment	\$ _____	_____ ▼	_____	_____
Total Monthly Core:				\$ _____

2 Annual Curriculum Costs

Break these out separately so they don't wreck your monthly budget.

ITEM	COST	WORTH IT?	KID USING IT	ACTUAL VS. PLANNED
• Full curriculum packages (per child)	<u> \$ </u>	<u> ▼ </u>	<u> </u>	<u> </u>
• Workbooks / consumables	<u> \$ </u>	<u> ▼ </u>	<u> </u>	<u> </u>
• Teacher guides	<u> \$ </u>	<u> ▼ </u>	<u> </u>	<u> </u>
• Field trips / memberships (zoos, museums, parks)	<u> \$ </u>	<u> ▼ </u>	<u> </u>	<u> </u>
• Reading book sets / literature sets	<u> \$ </u>	<u> ▼ </u>	<u> </u>	<u> </u>
• Science kits / STEM kits	<u> \$ </u>	<u> ▼ </u>	<u> </u>	<u> </u>
Annual Total:				<u> \$ </u>

→ Divide by 12 = \$ monthly "set-aside"

3 One-Time / Big Purchases

These usually happen a few times a year.

ITEM	COST	WORTH IT?	KID USING IT	ACTUAL VS. PLANNED
• Tablet / laptop / headphones	<u> \$ </u>	<u> ▼ </u>	<u> </u>	<u> </u>
• Printer / ink stock-up	<u> \$ </u>	<u> ▼ </u>	<u> </u>	<u> </u>
• Furniture (desk, bookshelf, learning space setup)	<u> \$ </u>	<u> ▼ </u>	<u> </u>	<u> </u>
• Manipulatives / educational toys	<u> \$ </u>	<u> ▼ </u>	<u> </u>	<u> </u>
• Homeschool organization bins/shelves	<u> \$ </u>	<u> ▼ </u>	<u> </u>	<u> </u>
Estimated Annual Total:				<u> \$ </u>

4 Extracurricular & Lifestyle Learning

This is usually where homeschool budget surprise people.

ITEM	COST	WORTH IT?	KID USING IT	ACTUAL VS. PLANNED
• Sports (registration, travel, uniforms — travel can be a sneaky one!)	<u> \$ </u>	<u> ▼ </u>	<u> </u>	<u> </u>
• Homeschool co-ops / memberships	<u> \$ </u>	<u> ▼ </u>	<u> </u>	<u> </u>
• Camps (summer/winter)	<u> \$ </u>	<u> ▼ </u>	<u> </u>	<u> </u>
• Travel learning / educational trips	<u> \$ </u>	<u> ▼ </u>	<u> </u>	<u> </u>
Monthly Average:				<u> \$ </u>

5 Supplies & Consumables

The "it adds up fast" category.

ITEM	COST	WORTH IT?	KID USING IT	ACTUAL VS. PLANNED
• Printer ink (this one first!)	<u> \$ </u>	<u> ▼ </u>	<u> </u>	<u> </u>
• Paper, notebooks, binders	<u> \$ </u>	<u> ▼ </u>	<u> </u>	<u> </u>
• Art supplies	<u> \$ </u>	<u> ▼ </u>	<u> </u>	<u> </u>
• Glue, scissors, markers	<u> \$ </u>	<u> ▼ </u>	<u> </u>	<u> </u>
• Snacks / food for school time (no free school lunch!)	<u> \$ </u>	<u> ▼ </u>	<u> </u>	<u> </u>
Monthly Estimate:				<u> \$ </u>

6 Homeschool Cushion Fund

Important — don't skip this one.

This is your buffer for:

- Last-minute co-ops
- Unexpected field trips
- Sale curriculum deals
- Kids changing levels mid-year

Recommended: **10–15% of total budget**

Your Cushion Fund: _____ \$



Final Budget Summary

Pull your total together to see the real monthly number.

Monthly Core	\$
Annual Set-Aside (÷12)	\$
One-Time Purchases (÷12)	\$
Extras Average	\$
Supplies	\$
Cushion Fund	\$
Total Monthly Homeschool Budget	\$

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