VARIABLE INCOME BUDGET

Irregular or single income? Pay yourself a steady salary and set money aside

NAME ____________ MONTH ____________

The trick with an up-and-down income: budget from your lowest typical month, then fund the rest in order of what matters most. **IRREGULAR INCOME**

① Your Lowest-Month Baseline

Look back over the last 6–12 months. What did you bring home in your leanest month? Build your plan on this number — anything above it is a bonus.

$ ____________

② PRIORITY EXPENSES — FUND TOP TO BOTTOM

1	Housing (rent / mortgage)	$ ________
2	Utilities & phone	$ ________
3	Groceries & essentials	$ ________
4	Transportation / gas	$ ________
5	Insurance & health	$ ________
6	Minimum debt payments	$ ________
7	Everything else / extras	$ ________
▶	**TOTAL NEEDED**	$ ________

③ SET ASIDE FIRST — OFF THE TOP

Taxes (self-employed)	______ %
Slow-month buffer fund	______ %
Savings / retirement	______ %

Tip: many self-employed women set aside 25–30% for taxes and 10% into a buffer before spending a dollar.

④ OVERFLOW / BUFFER PLAN — WHERE EXTRA GOES

1st — Fill 1-month buffer	$ ________
2nd — Emergency fund	$ ________
3rd — Extra debt payoff	$ ________
4th — Goals / investing	$ ________

⑤ THIS MONTH — ACTUAL INCOME vs. PLAN

Actual income received this month	$ ________
Baseline plan total (from above)	$ ________
▶ **OVERFLOW TO DISTRIBUTE (INCOME – PLAN)**	$ ________

INCOME THIS MONTH	SET ASIDE %	PRIORITIES FUNDED	OVERFLOW ✓
$	$	$	$

Notes — reminders for a slow or a bumper month

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"My income may rise and fall, but my plan holds steady. I pay myself a calm, reliable salary."