FREE PRINTABLE · BUDGET

Irregular Income Planner

For freelance, commission and shift work — budget the floor, not the average.

Step 1 — find your floor

LAST 6 MONTHS	INCOME RECEIVED
Month 1	
Month 2	
Month 3	
Month 4	
Month 5	
Month 6	

LOWEST MONTH

AVERAGE MONTH

BUDGET ON

Step 2 — priority order of spending

Fund line 1 completely before line 2. When money arrives, you work down this list — you never guess.

PRIORITY	WHAT IT COVERS	AMOUNT NEEDED	FUNDED
1. Food			
2. Housing			
3. Utilities			
4. Transport			
5. Insurance			
6. Minimum debts			
7. Tax set-aside			
8. Savings			
9. Everything else			

Step 3 — the overflow rule

IN A GOOD MONTH, ANYTHING ABOVE MY FLOOR GOES TO: