

Irregular Income Budget *Planning*

If you've got an irregular income, plan low. What's the lowest amount you've made in the last few months? \$ _____
 Use that for *this month's* planned income. You can adjust later if you make more or less! Also, always cover needs *before* the extras. **You. Got. This.**

INCOME	PLANNED
Paycheck 1	\$ 2,150
Paycheck 2	\$ 2,150
TOTAL	\$ 4,300

1 List your income.

In the *Planned* column for income, list out each paycheck coming this month. For the irregular ones, go with that lowest amount you wrote above.

2 List your expenses.

Use your online bank account or statements to plan what you're paying for this month.

You'll see lots of common budget categories and lines. Fill in only the ones you use or rename lines if needed.

Note: You might have to skip some extras (or plan low) for now. If you make more than planned, see step 5.

TRANSPORTATION/GAS	PLANNED
TOTAL	\$ 430

HOUSING	PLANNED
Rent/Mortgage	\$ 1,075
HOA Fees	\$ 50
TOTAL	

FOOD	PLANNED
Groceries	\$ 600
Restaurants	\$ 50
TOTAL	\$ 650

3 Subtract expenses from your income.

This should equal zero. If you've got money left over, put it toward your debt or other money goal. If you've got a negative number, lower your planned totals or cut extras until you get zero.

4 Track your expenses (all month long).

Track (and subtract) every expense you make in the *Spent* column so you don't overspend.

5 Make adjustments on payday.

When your paychecks come in, put the amount under the *Actual* column.

If you made more than planned, add it toward your Baby Step. Or go to the *Adjustments* column and add money to lines you skipped or planned low. If you make less, subtract money from a nonessential line.

INCOME	PLANNED	ADJUSTMENTS ±
Paycheck 1	\$ 1,150	\$
Paycheck 2	\$ 1,100	-\$ 50

FOOD	PLANNED	ADJUSTMENTS ±
Groceries	\$ 600	-\$ 50
Restaurants	\$ 50	\$
TOTAL	\$ 650	-\$ 50

6 Make a new budget (before the month begins).

And don't forget month-specific expenses (like holidays or seasonal purchases).

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INCOME	PLANNED	ADJUSTMENTS ±	ACTUAL
Paycheck 1	\$	\$	\$
Paycheck 2	\$	\$	\$
Paycheck 3	\$	\$	\$
Paycheck 4	\$	\$	\$
TOTAL	\$	\$	\$

GIVING	PLANNED	ADJUSTMENTS ±	SPENT
TOTAL	\$	\$	\$

SAVING	PLANNED	ADJUSTMENTS ±	SPENT
TOTAL	\$	\$	\$

FOOD	PLANNED	ADJUSTMENTS ±	SPENT
Groceries	\$	\$	\$
Restaurants	\$	\$	\$
TOTAL	\$	\$	\$

UTILITIES	PLANNED	ADJUSTMENTS ±	SPENT
Water	\$	\$	\$
Electricity	\$	\$	\$
TOTAL	\$	\$	\$

HOUSING	PLANNED	ADJUSTMENTS ±	SPENT
Rent/Mortgage	\$	\$	\$
HOA Fees	\$	\$	\$
TOTAL	\$	\$	\$

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TRANSPORTATION/GAS	PLANNED	ADJUSTMENTS ±	SPENT
TOTAL	\$	\$	\$

INSURANCE	PLANNED	ADJUSTMENTS ±	SPENT
Health	\$	\$	\$
Auto	\$	\$	\$
Renter's	\$	\$	\$
Term Life	\$	\$	\$
TOTAL	\$	\$	\$

DEBT	PLANNED	ADJUSTMENTS ±	SPENT
Credit Cards	\$	\$	\$
Student Loans	\$	\$	\$
Car Payments	\$	\$	\$
Medical	\$	\$	\$
TOTAL	\$	\$	\$

FUN MONEY	PLANNED	ADJUSTMENTS ±	SPENT
TOTAL	\$	\$	\$

MISCELLANEOUS	PLANNED	ADJUSTMENTS ±	SPENT
TOTAL	\$	\$	\$

What's Next?



Download EveryDollar, plug in your numbers, and make this way easier month to month.

TOTAL INCOME

\$

TOTAL EXPENSES

\$

Your Goal Every Month:

Total Income - Total Expenses = \$0