

IRREGULAR INCOME INSTRUCTIONS

If you have irregular income, have no fear! It's just as important to plan every dollar to prepare for the lean months, and know how to spend in the rich months.

STEP 1

Fill in your budget based on your reasonable minimum expectation of income. If unsure, use last year's lowest month as a starting point.

STEP 2

For anything that didn't make it into your budget, list these in the first column of the Irregular Income Budget. Prioritizing is crucial... your extra income will go to whatever is next on the list.

ITEMS
Hospital Bill - Snowball
Home Depot - Snowball
Extra Entertainment

STEP 3

List all of the expenses in the "Budget" column, and create a running total. This will help you easily see how much your additional income can pay for in that month.

MONTHLY BUDGET	RUNNING TOTAL
460	460
1,000	1,460
50	1,510

STEP 4

When you get paid, write your additional income at the top. This means any income above your initial budget.

ADDITIONAL INCOME	1,500
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STEP 5

"Spend" your money based on the prioritization you're already determined until there isn't any left.

BUDGET	RUNNING TOTAL
460	460
1,000	1,460
50 40	1,510 10

