

IRREGULAR INCOME BUDGET PLANNER

by The Budget Edge

www.thebudgetedge.com @thebudgetedge

JAN FEB MAR APR MAY JUN JUL AUG SEP OCT NOV DEC

Step 1: List Your J	Must-Cove	r Expenses
MUST COVER EXPENSES Housing	BUDGET	SPENT
Utilities		
Groceries		
Transportation (Fuel)		
Insurances		
Min Debt Payments		
Phone/Internet		
Total Bare Minimum:		

Step 2: Estimate Your Income Streams				
INCOME ESTIMATES	BUDGET	SPENT		
Salary/Steady Income				
Part-Time/Hourly				
Self-Employment				
TOTAL:				

Step 3: Assign Priorities to Your Income

PRIORITY LEVEL	CATEGORY/NOTES	AMOUNT
1.Essentials	From Step 1	
2. Buffer Fund	Emergency/1-Month Expenses	
3. Sinking Funds	Gifts/Holiday/Repairs	
4. Savings Goals	Emergency/Big Purchases	
5. Extra Debt Payments		
6. Fun Money	Eating Out, Vacay, etc	
TOTAL:		

Step 4: Weekly Check In

WEEK	INCOME RECEIVED	BUDGET ADJUSTMENTS
WEEK 1		
WEEK 2		
WEEK 3		
WEEK 4		

Use your salary to cover essentials, part-time income for fixed expenses, and treat self-employment income as variable. Always base your budget on the lowest average month—that's the safest place to start!



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Step 5: Reflection

What Worked This Month:

What Didn't Work This Month:

What Can I Change for Next Month:

Extra Notes:

"Budgeting is not just for people who do not have enough money. It is for everyone who wants to ensure that their money is enough." - Rosette Mugidde Wamambe

