Budget for irregular income

Shifts change and family money arrives in lumps. Plan spending to your lowest month and keep the rest as a buffer.

NAME

DATE

LAST SIX MONTHS OF INCOME

Month	Income this month

MY LOWEST MONTH

MONTHLY SPENDING PLAN (NO MORE THAN THE LOWEST MONTH)

BUFFER ACCOUNT TARGET

LEAN-MONTH PLAN

Category	Plan for a lean month	Extra in a good month
Rent		
Groceries		
Transit		
Phone		
Debt payments		
Savings		
Fun		