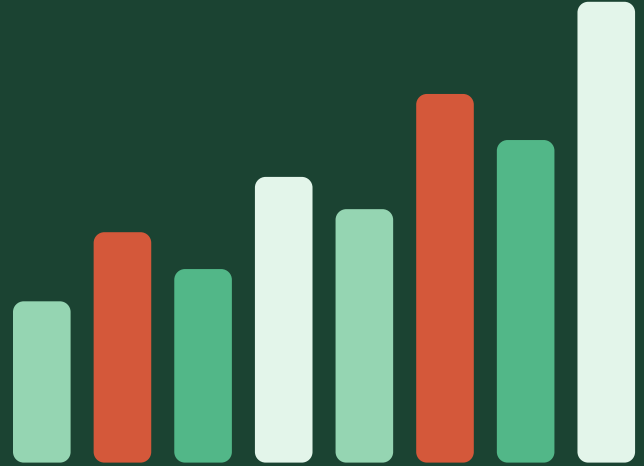




Irregular Income Workbook

Uneven pay, on paper

General educational information, not financial or tax advice.
Tax rules for gig and self-employed income change; check [IRS.gov](https://www.irs.gov).
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What actually landed in your account, from every source. Six months minimum; twelve is better.

[illegible]

Baseline budget

Only the essentials. Does your baseline cover them?

Essential	Monthly	Due date
Rent or mortgage		
Utilities		
Groceries		
Transport / car / gas		
Insurance		
Phone and internet		
Minimum debt payments		
Childcare		
Other must-pay		
Total essentials		
Baseline minus essentials		

Buffer plan

One to two months of your steady paycheck, in your holding account.

My steady paycheck

My payday each month

Buffer target (paycheck x months)

Holding account (bank, nickname)

Milestone	Amount	Reached on
Half a month of paycheck		
One month		
One and a half months		
Two months		

Tax set-aside

If no tax is withheld, move a percentage of every payment to a tax account.

My set-aside percentage

Tax account (bank, nickname)

Quarter	Usually due	Set aside	Paid	Done
Q1	April			☐
Q2	June			☐
Q3	September			☐
Q4	January			☐

Check exact dates and amounts at IRS.gov (estimated taxes) or with a tax professional.

Paycheck log

Income in, set-asides out, steady paycheck paid. One row per month.

Month	Came in	Tax set-aside	Paycheck paid	Holding balance
Jan				
Feb				
Mar				
Apr				
May				
Jun				
Jul				
Aug				
Sep				
Oct				
Nov				
Dec				

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