

DIRECTIONS FOR IRREGULAR INCOME Planning

If your income is different every month, use the Irregular Income Form along with your EveryDollar budget to make a plan for your money before the month begins. Follow the steps below to make a plan for any additional income you earn this month.

1 FILL OUT YOUR BUDGET.

Fill out your budget based on **what you reasonably expect to bring home** for the month. If you aren't sure, use last year's lowest income month as your starting point.

<div style="display: flex; align-items: center;"> INCOME </div>	
Paycheck	\$3,500

2 FILL OUT THE ITEMS COLUMN.

In the Items column, list out anything that didn't make it in your budget. These are **items you couldn't budget for**, but still need to be funded.

ITEMS
Main Card - Snowball
Hospital Bill - Snowball
Store Card - Snowball

3 LIST ITEMS IN PRIORITY ORDER.

Make sure your Items list is in the right order and keep a running total. Setting the right **priorities** is crucial here. For instance, a beach trip is not more important than paying off your debt!

PLANNED
\$50
\$460
\$770

4 FILL IN ADDITIONAL INCOME.

When you get paid, write any **additional income** in the box. "Additional" means anything above and beyond what you planned on your budget.

ADDITIONAL IRREGULAR INCOME	<div style="border: 1px solid #ccc; border-radius: 10px; padding: 5px; display: inline-block;">\$1,500</div>
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5 SPEND UNTIL IT'S GONE.

Spend your money right down the list **until it's all gone**. You most likely won't make it all the way down the list. That's okay! That's why it's important to prioritize.

PLANNED	RUNNING TOTAL
\$460	+ \$50
\$770	= \$1,280
\$50 \$220	\$1,780 \$1,500

