

Irregular Income Budget Sheet

For anyone whose paycheck is different every week. Plan around your lowest week, not your best one.

Why the lowest week? Budget around a good week and every slow week becomes a crisis. Budget around a slow week and a good week becomes breathing room. Same money, completely different month.

Step 1 Cash you actually earn

Write down the last three times you were paid. Use real numbers off your pay stubs or bank app. Count only money you can spend on anything — **do not include SNAP or other food benefits here.**

Pay date	Amount received
My lowest of the three	

I am paid: ☐ weekly ☐ every 2 weeks ☐ twice a month ☐ monthly

Other monthly cash income (child support, cash benefits, side work)	
A. MONTHLY CASH INCOME I WILL PLAN ON	

Food benefits (SNAP / EBT) each month — groceries only	
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SNAP can only be used for food. It cannot pay rent, utilities, or any other bill, so it is kept out of line A.

Step 2 What has to go out (cash)

Fill this in from the top down. The order is deliberate: it is the order to protect if you cannot cover everything.

Expense	Amount	Due date
KEEP THE ROOF ON		
Rent or mortgage		
Electric		
Water and sewer		
Natural gas		
KEEP EATING		
Total groceries for the month		
Minus food benefits (SNAP)		
Groceries paid with cash (not below \$0)		
KEEP WORKING AND CARED FOR		
Childcare		
Medical (prescriptions, copays, visits)		
Gas or transportation		
Car payment		
Car insurance		
Phone		
EVERYTHING ELSE		
Credit cards and loans (minimums)		
Subscriptions and memberships		
Other		
B. TOTAL CASH GOING OUT		

Note on food benefits: Only the “groceries paid with cash” line counts toward line B. If SNAP covers all your groceries, write \$0 there — leftover SNAP cannot be moved to other bills.

Step 3 The number that matters

A. Monthly cash income I will plan on	
Minus B. Total cash going out	
WHAT IS LEFT	

If the number is positive

Move part of it somewhere you will not spend it, today, before it quietly disappears into the month. Even twenty dollars.

If the number is negative

You are not failing. You are looking at real numbers, which is more than most people do. Work back up the list from the bottom. Everything in the last group gets cut or delayed first, then you start making calls on the groups above it. If even the essentials do not fit, the gap usually needs more income, benefits, or assistance — dial 211 or come see us.

What to say when you call about a bill you cannot pay

“My name is _____ and my account number is _____. I am behind and I am not going to be able to pay the full amount by the due date. I can pay \$_____ on _____. Can we set up a payment arrangement so my service stays on?”

Before you hang up, write down who you spoke with, the exact dates and amounts you agreed to, and ask directly whether the arrangement stops the shutoff. Call before the due date if you can. Early calls get better answers than late ones.

Calls I made

Who I called	Date	Who I spoke with	What we agreed to