

# VARIABLE INCOME BUDGET WORKSHEET

## STEP 1:

**CALCULATE YOUR AVERAGE INCOME FOR THE LAST 6 MONTHS, OR AS MANY AS YOU CAN UP TO 6 MONTHS**

AVERAGE INCOME
\$ _____

## STEP 2:

**FILL IN YOUR BASIC BUDGET**

Start with the 5 Pillars, then keep adding items from your numbered Wish List until you reach your average income, then stop.  
**DO NOT EXCEED AVERAGE INCOME!**

BASIC BUDGET	
HOUSING	\$ _____
GROCERIES	\$ _____
UTILITIES	\$ _____
CLOTHING	\$ _____
TRANSPORTATION	\$ _____
1. _____	\$ _____
2. _____	\$ _____
3. _____	\$ _____
4. _____	\$ _____
5. _____	\$ _____
6. _____	\$ _____
7. _____	\$ _____
8. _____	\$ _____
9. _____	\$ _____
10. _____	\$ _____
<b>TTL EXPENSES:</b>	\$ _____

## STEP 3:

**FILL IN YOUR WISH LIST BUDGET**

Add in all the other items from your numbered Wish List, in the order you numbered them. Only pay for these as the money comes in.  
**WHEN YOU RUN OUT, STOP!**

WISH LIST BUDGET	
1. _____	\$ _____
2. _____	\$ _____
3. _____	\$ _____
4. _____	\$ _____
5. _____	\$ _____
6. _____	\$ _____
7. _____	\$ _____
8. _____	\$ _____
9. _____	\$ _____
10. _____	\$ _____
11. _____	\$ _____
12. _____	\$ _____
13. _____	\$ _____
14. _____	\$ _____
15. _____	\$ _____
16. _____	\$ _____
17. _____	\$ _____
18. _____	\$ _____
19. _____	\$ _____
20. _____	\$ _____
<b>TTL EXPENSES:</b>	\$ _____