Budgeting on Irregular Income: Start From Your Floor

Built on your leanest month — not your best one.

A budget built on a number that isn't true

If your pay changes every week — tips, shifts, commissions, jobs that land when they land — a normal budget breaks for a simple reason: it was built on a number that isn't true. Budget from your best month and the lean month ambushes you. Budget from an average and you're wrong in both directions, all year.

So don't start from what you hope to make, or what you made last month. Start from your **floor**: the least you've actually brought home in a recent month. A plan that fits your worst month fits every month. The good months stop being spending weather and start being progress.

The example — Dana's floor

Dana serves tables; her pay changes every week. Her last four months — this is the same worked example printed on our Irregular Income Planner:

> August: **$2,140** · September: **$1,780** · October: **$1,920** · November: **$1,650**
>
> Her floor is **$1,650** — the lowest month, the one the plan has to survive.

Then she ranks her bills — most important first — and fits them inside the floor:

> **1. Rent** — $850
>
> **2. Groceries** — $285
>
> **3. Electric** — $110
>
> **4. Car insurance** — $120
>
> **5. Gas for the car** — $130
>
> **6. Phone** — $55
>
> **7. Internet** — $60
>
> **8. Card minimum** — $40
>
> **Total: $1,650.** Every bill fits inside her leanest month.

On a November, nothing is late, nothing is borrowed, nothing is a surprise.

The good month is where the plan earns

December brought Dana **$2,300**. Same bills: $1,650. That leaves **$650 above her floor** — and the important part is that she decided where it goes *before* it landed, in a written order:

- **Buffer first — $300.** Her cushion grows from $200 to $500. The goal is a full floor month, $1,650, sitting between her and a bad month.
- **Extra to her card — $200.** On top of its $40 minimum, the card drops from $900 to $660.
- **Car-repair savings — $100.** Started before the car breaks, not after.
- **Personal, guilt-free — $50.** Hers to enjoy. No explaining.

$650, split in her order, every dollar with a job first. A big month handled this way doesn't feel richer for a week — it makes every future lean month safer.

The steps

- **Find your floor.** Look at your last three or four months of actual take-home. The lowest one is your floor. (Brand new to irregular work? Use your lowest recent stretch and adjust as real months pile up.)
- **Rank your bills inside it.** Most important first — housing, food, the utilities that keep the lights on, the minimums that protect you. Fit them to the floor, not to a good month.
- **Write your above-floor order now.** Buffer, a debt, a coming expense, something personal — in your order, decided while no money is sitting there tempting you.
- **Run every month the same way.** Lean month: the floor plan covers it, full stop. Fat month: the floor plan covers it, and the extra follows your written order.

The honest part

A floor budget can feel pessimistic the first time you build one — planning around your worst month sounds like expecting the worst. It isn't. It's refusing to let your worst month make decisions for you. And if your ranked bills *don't* fit inside your floor, the sheet hasn't failed you — it has shown you, in plain numbers and ahead of time, exactly how big the gap is. A gap you can see is a gap you can work: one bill renegotiated, one due date moved, one lean-month side job aimed at a number instead of a worry.

The free way

A notebook page holds the whole thing: your last few months written down, the lowest one circled, your bills ranked under it, and your above-floor order written at the bottom. Update the floor every few months as new months land.

And if you'd rather tap it than tally it — our free **Irregular Income Floor Builder** runs in your browser: enter a few months of pay and your bills, and it finds your floor and ranks the bills inside it. No account, no email — just your numbers, lined up.