

# Build A Budget With Inconsistent Income Worksheet

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1. What was your net income (income-any deductions) last month?

\$ \_\_\_\_\_

## Find Your Make Or Break Number

2. Check off each of the following living necessities (Make Or Break Expenses) which apply to you along with the amount paid for each.

Rent/Mortgage  \$ \_\_\_\_\_

Health Insurance  \$ \_\_\_\_\_

\_\_\_\_\_

Car Insurance  \$ \_\_\_\_\_

\_\_\_\_\_

Life Insurance  \$ \_\_\_\_\_

Renter's/Mortgage Insurance  \$ \_\_\_\_\_

Internet  \$ \_\_\_\_\_

Groceries  \$ \_\_\_\_\_

Transportation/Gas  \$ \_\_\_\_\_

Electricity/Water/Heat  \$ \_\_\_\_\_

Car Payment  \$ \_\_\_\_\_

Cell Phone  \$ \_\_\_\_\_

Other  \$ \_\_\_\_\_

**Total: \$ \_\_\_\_\_ = Your Bare Bones Budget**

3. Now, let's calculate your buffer zone. Take 10-20% of your bare bones budget and add it on. (For our purposes, we'll choose a happy medium and use 15%)

**Bare Bones Budget \$ \_\_\_\_\_  $\times$  0.15 = \$ \_\_\_\_\_ (Buffer Zone)**

4. Choose which financial goals you want to contribute to and how much you will allocate to each one.

Emergency Fund  \$ \_\_\_\_\_

General Savings  \$ \_\_\_\_\_

Paying Down Debt  \$ \_\_\_\_\_

Investments  \$ \_\_\_\_\_

Retirement Savings  \$ \_\_\_\_\_

Other  \$ \_\_\_\_\_

**Total: \$ \_\_\_\_\_**

5. Calculate your Make Or Break Number.

**Bare Bones Budget \$ \_\_\_\_\_ + Buffer Zone \$ \_\_\_\_\_ + Financial Goals \$ \_\_\_\_\_ = \$ \_\_\_\_\_**

\* This is your Make Or Break Number

6. Calculate what is left to allocate to discretionary expenses.

**Last Month's Net Income (Question 1) \$ \_\_\_\_\_ - Make Or Break Number \$ \_\_\_\_\_ = \$ \_\_\_\_\_**

7. If you'd like to use Zero Sum Budgeting to specifically assign allowances to individual make or break categories, as well as discretionary categories, use the table below as a guide.

<b>Make Or Break (Necessities)</b>	<b>\$ Allocated</b>	<b>Discretionary</b>	<b>\$ Allocated</b>
Rent/Mortgage	\$ _____	Dining Out	\$ _____
Insurance	\$ _____	Entertainment	\$ _____
Internet	\$ _____	Social Activities	\$ _____
Groceries	\$ _____	Clothing	\$ _____
Cell Phone	\$ _____	Personal Care/Beauty	\$ _____
Electricity/Water/Heat	\$ _____	Trips	\$ _____
Financial Goals	\$ _____	Gifts	\$ _____
Other	\$ _____	Miscellaneous	\$ _____

