

Simple Budget Framework for Variable Income Moms

(Budget using your lowest expected monthly income.)

Step 1: Write Your Lowest Monthly Income

Lowest Expected Income This Month: \$ _____

(This is the number we're building around — not your best month.)

Step 2: Give Every Dollar a Name

1. Housing

Rent/Mortgage: \$ _____

Renter's Insurance: \$ _____

Total Housing: \$ _____

2. Utilities

Electric: \$ _____

Gas: \$ _____

Phone: \$ _____

Water: \$ _____

Internet: \$ _____

Total Utilities: \$ _____

3. Food

Groceries: \$ _____

School Lunches: \$ _____

Total Food: \$ _____

4. Transportation

Car Note: \$ _____

Insurance: \$ _____

Gas: \$ _____

Maintenance Fund: \$ _____

Total Transportation: \$ _____

5. Children's Needs

Childcare: \$ _____

Activities: \$ _____

Clothing: \$ _____

Total Children: \$ _____

6. Minimum Debt Payments

Credit Cards: \$ _____

Loans: \$ _____

Total Debt: \$ _____

7. Savings (Even If Small)

Emergency Fund: \$ _____

Children's Savings: \$ _____

Total Savings: \$ _____

8. Personal / Giving

Personal Care: \$ _____

Giving: \$ _____

Total Personal: \$ _____

Step 3: Check the Math

Add All Categories Together:

Total Expenses: \$ _____

Now compare: Income: \$ _____

Expenses: \$ _____

If expenses are higher:

→ Reduce non-essentials first (subscriptions, eating out, extras).

If income is higher:

→ Put extra toward emergency savings before increasing lifestyle.

The Rule That Protects Your Peace

1. Emergency before
extra.

2. Lowest month
budgeting.

3. Every dollar
assigned.

That's it.

Simple doesn't mean small.

Simple means sustainable.