

Budgeting for irregular income: for freelancers, creatives & seasonal workers

If your income changes every month, your budget should flex with it — here's how to stay financially steady year-round.

1. Know your baseline expenses

Figure out your bare minimum monthly costs — rent, bills, groceries, debt payments. This is your “survival number” — the amount you must cover each month.

2. Use your lowest-earning month as your budget base

Plan around your worst-case income, not your best. That way, you're never short — and anything extra becomes a bonus or goes into savings.

3. Create a “Hill & Valley” fund

During high-income months, set aside extra cash to cover low-income ones. This buffer smooths out financial ups and downs — especially helpful in off-seasons or between gigs.

4. Separate business & personal money

Use different bank accounts for incoming income, taxes, and personal spending. This gives you a clearer view of what's *actually yours* to spend.

5. Prioritize fixed costs & save first

Pay yourself first by automating savings right after payday. Then cover non-negotiable expenses. What's left can go toward fun, extras, or investments.

6. Track & adapt monthly

With irregular income, no two months will be the same — so check in regularly. Adjust your budget every month based on projected income and known expenses.

Budgeting isn't impossible with an unpredictable income — it just takes more flexibility and planning. Build a system that works for your rhythm.

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Léo Pomar



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