HABIT, NOT HOBBY • PAPER TRAIL DROP • Episode 4

# Variable Income Budget Worksheet

*Pay yourself an average.*

## Calculate Your Real Average

Total income, last 3–6 months: $_____

_____

Divide by number of months: $_____ (this is your working number)

_____

## Set Up Your Buffer

- Good week: move the amount above your average into a buffer
- Slow week: pull the difference from that same buffer
- Revisit your average roughly every quarter

## Three-Column Tracking (start today)

Date _____ In $_____ Out $_____

_____

**From *Side Hustle Banking & Building Wealth* — Chapter Four — Budgeting Without Dread • "Habit, Not Hobby" podcast**

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