# Variable income baseline budget

Build a baseline around a conservative income estimate.

## Three steps

1. Review recent cleared payments
2. List essential costs
3. Plan around a conservative amount

## A worked example

| | |
|---|---|
| **Income source** | Client work |
| **Low estimate** | 1800 |
| **Essential cost** | 1500 |
| **Remaining** | 300 |

**A low estimate of 1800 covers essentials with 300 left.**

Income is not guaranteed.

# Variable income baseline budget

Use one row per item or decision. Start with what you know.

| Income source | Low estimate | Essential cost | Remaining |
|---|---|---|---|
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## My next action / when