

## Monthly Budget Worksheet for Individuals Earning Variable Income

Month	Personal Expenses	Net Income	Sweep Amount	Sweep Account Balance	Comments
January	\$5,000	\$5,000	\$0	\$5,000	Beginning balance
February	\$5,000	\$3,000	(\$2,000)	\$3,000	
March	\$5,000	\$10,000	\$5,000	\$8,000	
April	\$5,000	\$7,000	\$2,000	\$10,000	
May	\$5,000	\$8,000	\$3,000	\$13,000	
June	\$5,000	\$12,000	\$7,000	\$20,000	
July	\$5,000	\$3,000	(\$2,000)	\$18,000	
August	\$5,000	\$6,000	\$1,000	\$19,000	
September	\$5,000	\$4,000	(\$1,000)	\$18,000	
October	\$5,000	\$1,000	(\$4,000)	\$14,000	
November	\$5,000	\$0	(\$5,000)	\$9,000	
December	\$5,000	\$1,000	(\$4,000)	\$5,000	Year-end balance
<b>Totals</b>	<b>\$60,000</b>	<b>\$60,000</b>			

### Notes:

1. Do not include taxes and tithes in the Personal Expenses column.
2. Net Income = gross income - (taxes + tithes)
3. Negative dollar amounts represent money transferred out of the Sweep Account. In months where income exceeds expenses, the excess should be moved to your Sweep Account.
4. The Sweep Account is not your "Emergency Fund" or "Life Happens Fund." It is designed to help balance out swings in your monthly income stream.
5. It is vital that as revenue comes in you set aside money for federal/state/local personal and business taxes. This money should not be used for monthly expenses or put into the Sweep Account.