# SAMPLE

## Excerpt from: Freelancer Budget Planner

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SKILLQUESTERS

# BUDGET PLANNER FOR FREELANCERS

Tame irregular income.

Zero-based budgeting, month by month.

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# How To Use This Planner

Salaried workers budget the same paycheck every month. **You do not have that luxury** — and that is exactly why you need a better system. This planner gives you 12 monthly spreads built for irregular income: multiple client income lines, zero-based allocation of every dollar, an emergency-fund tracker, sinking funds for lumpy expenses, and a month-end review.

**The rhythm:** when money lands, log it → allocate every dollar to a job → feed the emergency fund → review at month-end. Read the **Pay Yourself First** setup guide first, then start with the current month.


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# Pay Yourself First — Setup Guide

Part 1 of 3: the system

The #1 reason freelancers go broke in good months: **they spend peak income like it is permanent**, then a slow month arrives with rent due and a tax bill they forgot. The fix is not willpower — it is plumbing. Every payment gets split **the moment it lands**, before you spend a single dollar:

• **25-30%** → Tax holding account (untouchable until quarterly taxes)

• **10-20%** → Buffer: emergency fund + irregular-expense sinking funds

• **The rest** → Your salary, paid to yourself on fixed paydays

Three separate accounts turn one chaotic income stream into three calm ones. Open them this week: a business operating account, a tax holding account, and your personal account.


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