

Your Volatile Income Management Checklist

Use this checklist to help you stay on top of things.

A. Income Tracking Systems

Google Sheets or Excel spreadsheets for detailed income and expense tracking

Freelancer tracking apps like Bonsai or FreshBooks for project-based income

B: Budgeting and Forecasting Tools

Budgeting apps like YNAB with customizable categories

Worst-case scenario budget template for low-income months

Mobile banking tagging/categorization feature for automated tracking

Cash flow forecasting tools like Float and Cashly to predict future income and expenses

C: Savings and Investment Tools & Resources

High-yield savings account for your emergency fund

Automated transfer setup for consistent savings

Brokerage account for diversified investments

Retirement calculator to project your future needs

Financial independence, retire early (FIRE) resources

D: Debt Management Resources

Debt tracking spreadsheet or app like Tally

Credit score monitoring service like Credit Karma or TransUnion

Debt consolidation calculator

E: Financial Education Resources

Personal finance blogs and websites from experts and credible financial institutions

Online personal finance courses

F: Communication and Collaboration Tools

Shared budgeting apps for couples or families

Calendar reminders for bill payments and monthly/quarterly audits

Contact information of creditors and service providers