

Slow Season Planning

For anyone with seasonal or uneven income. Plan ahead so low revenue months are steadier. Check each step as you complete it.

1. ESTIMATE YOUR SLOW MONTHS

- Mark which months are typically slowest
- Estimate income in a normal slow month
- Estimate income in a normal strong month
- Note the gap between the two

2. BUILD A BUFFER TARGET

- Add up essential expenses for one month
- Decide how many months of buffer you want
- Set a total buffer target amount
- Plan how much to set aside in strong months

3. LIST EXPENSES TO TRIM

- Identify expenses that can pause in slow months
- Identify expenses that can be reduced
- Note any timing that can be shifted to strong months

4. PLAN THE TIMING

- Schedule larger costs for stronger months
- Set a date to review the plan each season
- Decide what triggers using the buffer

NOTES
