Irregular income payment reserve

Plan a payment reserve around variable income and known due dates.

DATE / QUOTE DATE

RECORD YOUR FIGURES AND QUESTIONS

Reliable minimum income period

Next loan due date and amount

Cash already reserved

Expected income arrival dates

Essential expenses before the due date

Reserve gap and backup action

QUESTIONS TO RESOLVE

- [ ] What if the expected income arrives late?
- [ ] Which income amounts are still uncertain?
- [ ] When will this reserve plan be reviewed?

NEXT ACTION / WHO TO CONTACT / FOLLOW-UP DATE

Official background: https://www.consumerfinance.gov/consumer-tools/

fintoku.com/resources/loan-library/

Use current written terms. This worksheet organizes your notes; it does not calculate approval or eligibility.