



Six Tiny Habits for Steadier Income

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Hey, I'm Sam

Irregular income doesn't have to mean chaos or anxiety.

These tiny habits give you a system, soften the emotional spikes and give you more clarity about your financial situation, even when money moves up and down.

If you'd like a deeper system that brings your money, habits and nervous system together, the **Calm Cashflow workbook** and **spreadsheet** can guide you step by step. These can be purchased off my website.

Please consider signing up for my newsletter as well. These Money Sparks are short insightful reads which are relevant to self-employed women.

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Look at your money once a week without fixing anything

- Choose one day each week
- Open your banking app
- Look at all your balances - personal and work
- Close the app
- Take one slow breath
- Avoidance increases anxiety, and contact with finances reduces it. You don't need to analyse or solve just yet.

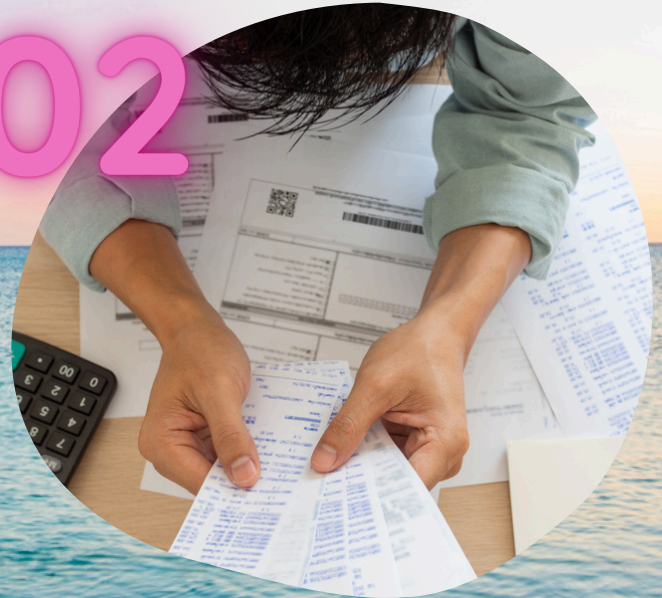
01



Know your baseline number

- Uneven income becomes far more manageable when you know exactly what you need to cover your life. This is about knowing your basic expenses.
- Add up your consistent monthly costs
- Write the number clearly somewhere visible
- Refer to it before making financial decisions

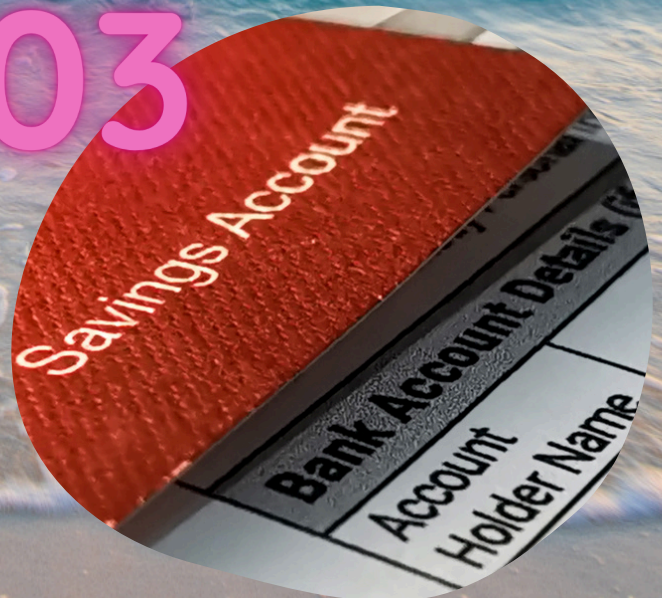
02



Use one account as a landing place for all income

- Many women feel confused because money enters in multiple places: cash, EFTs, medical aid payouts, Yoco,
- Choose one account where all income arrives
- Resist spending directly from it
- Move a set amount of money out of it each month as a salary and keep the rest as a buffer for slow months

03



Match your lifestyle to your quietest month

- Most self-employed women unconsciously shape their lifestyle around their best months.
- This makes quiet months feel frightening.
- Think of your average low-income month
- Base your lifestyle on that number
- Let high months feed your buffer and investments, not your lifestyle

04



Keep one list of incoming expenses

- Surprises create panic.
- Upcoming expenses are items like birthdays, car maintenance, school outings, software renewal, medical check-ups, school fees, vacations, other big ticket items that can be predicted
- Create a spreadsheet that tracks these so you can plan ahead
- Set money aside each month to go towards these ad hoc expenses

05



End each month with reflection

- What helped me to feel in control of my finances this month?
- What made things harder than they needed to be?
- What one habit will support me next month?
- This is the heart of Calm Cashflow - learning from your experiences without shame.

06

