



Budgeting for Bartenders 101

Set yourself up for financial success by filling out these worksheets and creating a budget that works for you!

Monthly Budget Snapshot

Complete this snapshot for three consecutive months to get a complete picture of your spending variability.

Category	Budgeted Amount	Actual Amount Spent
Housing		
Groceries		
Eating Out		
Phone/Internet		
Transportation		
Debt Payments		
Work Expenses		
Pet Expenses		
Fun Purchases		
Liability Insurance		
Total		

3-Month Tip Tracker & Budget Baseline Calculator

Complete this tracker for three consecutive months to calculate your baseline minimum for budgeting.

Step 1: Track Weekly Tips

Week	Date Range	# of Shifts Worked	Total Tips	Base Pay	Total Income
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					
11					
12					

Step 2: Identify Your Lowest-Earning Weeks

Lowest Week #	Date Range	Total Income
1		
2		
3		
4		
Total		

Step 3: Calculate Your Minimum Weekly Baseline for Budgeting

Take the total of your lowest-earning weeks and divide by 4 to get your baseline for monthly budgeting, so you're always covered, even in slow seasons.

Total (from step 2) ÷ 4 = \$ _____



Congratulations on taking steps toward financial security! When you're ready to protect your bartending business, FLIP's here to support you — get peace of mind with every pour.