EnRoute Jobs

FOR JOB SEEKERS

WORKSHEET · PLANNER

The Income *Stacking* Worksheet

One job rarely funds a year of moving around. Two or three, arranged so the gaps do not line up, usually do. Model the year on paper before you commit to it.

WHAT'S INSIDE

- Four stacking patterns that work
- The twelve-month income and cost grid
- Buffer: how many months you actually need
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What stacking is, and what it is not

Income stacking means running two or more income sources whose timing complements each other: a summer season that pays while a remote contract is between clients; a part-time retainer that covers rent while a seasonal job covers everything else and adds savings; gig work that fills the six weeks between ski and yacht seasons.

It is not "hustle". A stack with four fragile sources is worse than one solid job. The goal is **one reliable base, one seasonal or project layer, and a small flexible layer**, with a buffer that covers the gaps. The worksheet makes you write down each layer's timing, so the gaps show up on paper instead of in your bank balance.

The Income Stacker at enroutejobs.com/tools/income-stacker runs the same model with live numbers from EnRoute listings; this is the version you can fill in on a train.

THE THREE LAYERS

Base reliable, monthly, covers fixed costs.

Season bounded, intense, builds savings.

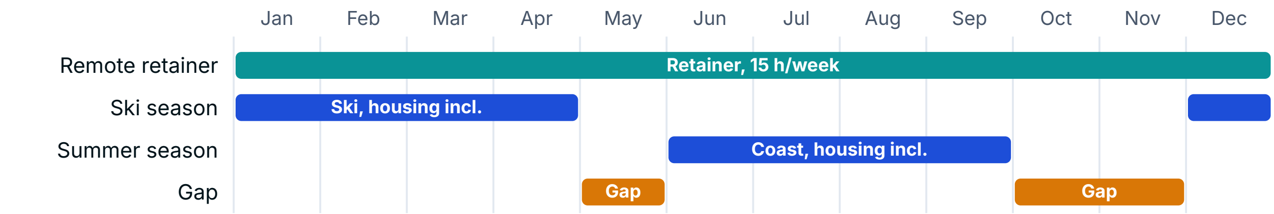
Flex gigs, freelance, on demand. Fills gaps; never counted on.

01 Four stacks that work

Patterns people actually run. Use them as starting points.

The retainer plus season

A part-time remote retainer (10–20 h/week) all year, plus one or two seasonal jobs with housing. The retainer covers insurance, phone and savings; the season covers living and adds a lump sum.

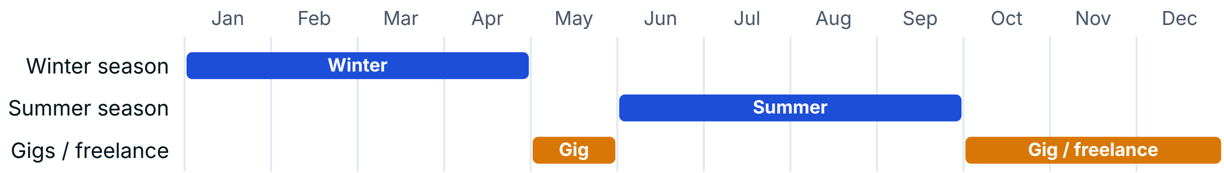


The contract runway

A full-time remote contract for eight or nine months funds three months off. Works when the contract pays well and you keep costs low in the off months, typically by being somewhere cheap.

The double season plus gigs

Two seasons with housing, and gig or freelance work in the shoulders. Highest savings rate of the four when the seasons are good; most exposed if one season falls through.



The half-and-half

Six months of full-time remote work in a low-cost base, six months of seasonal or exchange work somewhere you want to be. The remote half funds the other half.

02 The twelve-month grid

Income on top, costs below, in one currency. The bottom row is the number that matters.

Planning year ____________ Currency ____________ Starting savings ____________

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Base income (net)												
Season income (net)												
Flex income (net)												
Other (interest, sale, refund)												
Total income												
Housing (rent or 0 if provided)												
Food												
Insurance, phone, subscriptions												
Transport and flights												
Visa and admin												
Tax set-aside (see section 4)												
Savings target												
Total out												
Net for the month												
Running balance												

FILL THE COSTS ROW FIRST, THEN THE SEASON ROWS, THEN SEE WHAT THE BASE HAS TO COVER

Most people start with income and are optimistic. Start with what a month costs in each place you will be, put in the seasons you have actually been offered or realistically will get, and let the gap tell you how big the base layer needs to be. If the base has to be a full-time job, you do not have a stack; you have a job plus hobbies, which is also fine.

03 Buffer: how many months you actually need

A buffer is what lets you say no to a bad season, leave a bad exchange, or wait out a client who pays late. The rule of thumb of "three to six months" is for people with one income; a stack needs a buffer sized to its worst realistic gap.

The calculation

Longest gap between layers, in months (from the grid)

Add one month for a season falling through ________

Monthly cost in the most expensive place I will be ____

Buffer needed = (gap + 1) × monthly cost ________

Plus the exit fund (a flight home + 3 nights) ________

Total buffer ________________________________

Where it lives

- [ ] In a currency I can spend where I will be, or one that converts cheaply.
- [ ] In an account I can reach from abroad without a home phone number.
- [ ] Not in the same account as the running balance.
- [ ] Not invested. This is not the emergency fund for your life; it is the working capital for the year.

If the buffer is not there yet, the first season is the one that builds it, and the stack starts the season after.

04 Tax and admin set-asides

Each income type has its own obligations. Set the money aside monthly and it stops being frightening.

INCOME TYPE	WHO WITHHOLDS	SET ASIDE	NOTES
Employee (remote, home country)	Employer	0–5%	Covered, unless you spend enough days abroad to become tax resident elsewhere; then you may owe there too.
Employee (seasonal, abroad)	Employer, locally	0–10%	Local tax and social contributions come off the payslip. You may be able to reclaim some on leaving; keep every payslip.
Contractor / freelance	Nobody	25–35%	Income tax plus self-employment or social contributions in your country of tax residence. This is the layer people get wrong.
Gig platforms	Sometimes partly	20–30%	Platforms may report your income to tax authorities even when they do not withhold.
Stipends and work exchange	Nobody	0–10%	Often below thresholds, but accommodation and meals can count as taxable benefit in some countries.
Investments, interest	Sometimes	10–20%	Taxed where you are resident, usually.

Ranges are illustrative. Your rate depends on your tax residence, which for a mobile year is itself the question to settle first: most countries use a 183-day test, several use ties (home, family, business) as well.

DECIDE WHERE YOU ARE TAX RESIDENT BEFORE THE YEAR STARTS

A stack across three countries can make you resident nowhere in your own mind and somewhere in the law's. Write down where you will spend the most days, whether that country would treat you as resident, and whether your home country will let you go. If the answer is unclear, one hour with a cross-border adviser before the year is cheaper than any outcome after it.

05 Stress test

The month that goes wrong, on paper, before it does.

Pick the three most likely failures and work through each. If the running balance survives all three, the stack is sound.

Scenario 1: The main season cancels two weeks before start (no snow, no bookings, visa refused).

Income lost (amount, months) ________ Extra cost ________

What replaces it, and how fast (flex layer, other season, buffer) ________

Running balance at the low point ________ Survivable? ☐ Yes ☐ With changes ☐ No ________

Scenario 2: The retainer client pauses for three months.

Income lost (amount, months) ________ Extra cost ________

What replaces it, and how fast (flex layer, other season, buffer) ________

Running balance at the low point ________ Survivable? ☐ Yes ☐ With changes ☐ No ________

Scenario 3: A medical or family emergency requires a flight home and a month off.

Income lost (amount, months) ________ Extra cost ________

What replaces it, and how fast (flex layer, other season, buffer) ________

Running balance at the low point ________ Survivable? ☐ Yes ☐ With changes ☐ No ________

06 My stack

LAYER	SOURCE (EMPLOYER, CLIENT, PLATFORM)	MONTHS	NET PER MONTH	STATUS (CONFIRMED / LIKELY / HOPED)
Base				
Season 1				
Season 2				
Flex				
Other				

	J	F	M	A	M	J	J	A	S	O	N	D
Where I will be												
Base layer												
Season layer												
Flex layer												
Apply-by dates for next layer												
Visa or admin deadlines												

THE ONE LAYER I NEED TO CONFIRM BEFORE THIS PLAN IS REAL

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