

# Lesson 3: Planning with Your Adjusted Profit

## Why Planning Matters

Now that you know your real profit (after accounting for bills, loans, and credit cards), decide where that money should go before you spend a single dollar.

## The Profit Allocation Framework

1. Taxes: Set aside money first so you aren't surprised later.
2. Bills & Commitments: Reserve what you need for upcoming obligations (insurance, payroll, rent).
3. Growth: Invest in things that help your business grow (marketing, tools, training).
4. Owner Pay: Decide what portion you can take for yourself after covering everything above.

## Example Allocation

Adjusted Profit: \$3,000

- 30% to Taxes (\$900)
- 40% to Bills/Commitments (\$1,200)
- 20% to Growth (\$600)
- 10% to Owner Pay (\$300)

Choose percentages that fit your situation — the point is to plan on purpose.

### ■ When to Call Your Accountant

- You're not sure how much to set aside for taxes
- You have big upcoming bills and aren't sure how to plan
- You want help choosing allocation percentages
- You need a simple monthly system that fits your business

**Key Takeaway:** Give every dollar a job. Plan taxes and commitments first, then growth, then pay yourself.

## Try It Yourself

Take your Adjusted Profit and decide where each dollar should go.

Adjusted Profit: \_\_\_\_\_

Taxes (\_\_\_\_%): \_\_\_\_\_

Bills & Commitments (\_\_\_\_%): \_\_\_\_\_

Growth/Investments (\_\_\_\_%): \_\_\_\_\_

Owner Pay (\_\_\_\_%): \_\_\_\_\_

Big Expenses Coming Up (List Here): \_\_\_\_\_

## Reflection

How does this plan change your confidence for next month?

- Do you feel prepared for upcoming bills? \_\_\_\_\_
- What percentage did you choose for your owner pay? \_\_\_\_\_
- What will you adjust next month based on what you learned?

■ **Action Step:** Repeat this allocation process every month after reviewing your adjusted profit.

■ Download a Profit Allocation worksheet at [jnbservice.com/resources](http://jnbservice.com/resources).