Team Budget Planner - Content Specification

This file is the content specification for the PDF Team Budget Planner (Level 2). Use it to regenerate or update the PDF so the wording and structure stay consistent with the package. Terminology follows TERMINOLOGY_STYLE_GUIDE.md (../docs/TERMINOLOGY_STYLE_GUIDE.md).

Level 2 context: Small team agency; time investment 6-8 weeks; expected revenue $5,000-$15,000/month; platform costs $300-800/month.

Section 1: Revenue Goal

Instructions: State the revenue goal band for Level 2.

* **Revenue goal:** $5,000-$15,000/month (or user's specific number within this band).
* **Note:** Use terminology from `docs/TERMINOLOGY_STYLE_GUIDE.md` (expected revenue, not "potential earnings").
* **Use with:** [Team Pricing & Revenue Strategy](agency-level-2-team-pricing-revenue-strategy.md) Part 1 (revenue mix and tier targets).

Section 2: Platform Costs

Instructions: Allocate platform and tool costs.

* **Platform costs (Level 2 range):** $300-800/month. List line items (e.g. GoHighLevel, HubSpot paid, ClickUp paid, Zite, or Option A/B stack per [Level 2 Implementation Plan](agency-level-2-plan.md)).
* **Total platform costs:** Sum. Update monthly as tools change.

Section 3: Team and Contractor Costs

Instructions: Track team and contractor costs.

* **Team (salary, draw, or equivalent per role):** Owner, Delivery lead, Account manager, Specialist (or equivalent). List each role and monthly cost.
* **Contractors (if any):** List each contractor and monthly or per-project cost (e.g. Designer $X/project; Writer $Y/month retainer).
* **Total team and contractor costs:** Sum. Use for revenue-per-head and capacity planning (see [Team Pricing & Revenue Strategy](agency-level-2-team-pricing-revenue-strategy.md) Part 3).

Section 4: Income Tracking Table

Instructions: Track income by source and month.

* **Columns (recommended):** Month, Client/source, Tier (optional), Amount, Payment status (Paid / Pending / Overdue).

* **Rows:** One row per client per month (or per project). Sum by month for total income.
* **Use with:** [Team Pricing & Revenue Strategy](agency-level-2-team-pricing-revenue-strategy.md) revenue model (X clients at Tier A + Y at Tier B = target).

Section 5: Expense Categories (Platform, Tools, Marketing, Other)

Instructions: Track expenses by category.

* **Categories:** Platform costs (from Section 2); Team and contractor costs (from Section 3); Tools (e.g. Canva, domain, other); Marketing (e.g. ads, courses); Other (e.g. legal, accounting). Add categories as needed.
* **Per month:** List each expense and amount. Sum for total expenses.
* **Notes:** Optional column for one-off or irregular expenses.

Section 6: Net and Notes

Instructions: Calculate net and add notes.

* **Net:** Total income minus total expenses for the month. Optional: year-to-date net.
* **Revenue-per-head (optional):** Total income ÷ number of people (or FTE). Use for capacity and scaling decisions (see [Team Pricing & Revenue Strategy](agency-level-2-team-pricing-revenue-strategy.md) Part 3).
* **Tax set-aside:** Recommended 25-30% of profit set aside for tax (adjust for jurisdiction). Note in worksheet or in notes.
* **Notes:** Space for one-off items (e.g. "New hire starting [date]," "Client X paid late," "Contractor project completed"). Use for monthly review with [Team Pricing & Revenue Strategy](agency-level-2-team-pricing-revenue-strategy.md).

Notes

* Use with the [Team Pricing & Revenue Strategy](agency-level-2-team-pricing-revenue-strategy.md) for revenue goals, tier mix, team cost, revenue-per-head, and monthly review.
* Document in README.md. The actual PDF is downloadable from the Planning section; this spec is for authoring or recreating the budget planner.