Team Budget Planner

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).
