

Full-Time Budget Planner

Section 1: Monthly Revenue Goal

Instructions: Choose your target band for expected revenue this month. Tick one or more as you progress.

- * \$1,500-\$2,000
- * \$2,000-\$2,500
- * \$2,500-\$3,000
- * \$3,000-\$3,500
- * \$3,500-\$4,000

Notes (optional):

Section 2: Platform Costs

Instructions: List your monthly platform costs. For Level 2, aim to keep total platform costs in the \$20-50 range (e.g. Upwork fees, Hello Bonsai, Stripe, Google Workspace).

Section 3: Income Tracking

Instructions: Record each payment as it comes in. Use "Source" for platform or client (e.g. Upwork, Direct, Client name). Update the running total so you can see progress toward your revenue goal.

Section 4: Expense Categories

Instructions: Track expenses so you know your net. Categories: software, marketing, taxes, other. For Level 2, expenses may include tools (e.g. Canva, CRM), marketing (e.g. LinkedIn), and tax set-aside.

Section 5: Net and Notes

Instructions: Net = Total income (from Section 3 running total) - Total platform costs (Section 2) - Total expenses (Section 4). Use this to see how much you keep and to plan next month.

Net this month (\$): _____

Notes for next month: _____