

Solo Agency Budget Worksheet - Content Specification

This file is the content specification for the PDF Solo Agency Budget Worksheet (Level 1). 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 1 context: Solo agency / Freelance+; time investment 3-4 weeks; expected revenue \$2,000-\$5,000/month; platform costs \$100-300/month.

Section 1: Revenue Goal

Instructions: State the revenue goal band for Level 1.

- * **Revenue goal:** \$2,000-\$5,000/month (or user's specific number within this band).
 - * **Note:** Use terminology from `docs/TERMINOLOGY_STYLE_GUIDE.md` (expected revenue, not "potential earnings").
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Section 2: Platform Costs

Instructions: Allocate platform and tool costs.

- * **Platform costs (Level 1 range):** \$100-300/month. List line items (e.g. Systeme.io, HubSpot, ClickUp, Hello Bonsai, Canva, other SaaS).
 - * **Total platform costs:** Sum. Update monthly as tools change.
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Section 3: Income Tracking Table

Instructions: Track income by source and month.

- * **Columns (recommended):** Month, Client/source, Amount, Payment status (Paid / Pending / Overdue).
 - * **Rows:** One row per client per month (or per project). Sum by month for total income.
 - * **Use with:** [Solo Revenue Strategy](agency-level-1-solo-revenue-strategy.md) revenue model (X clients × \$Y = target).
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Section 4: Expense Categories (Tools, Marketing, Contract Help)

Instructions: Track expenses by category.

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

Section 5: Net and Notes

Instructions: Calculate net and add notes.

- * **Net:** Total income minus total expenses for the month. Optional: year-to-date net.
- * **Tax set-aside:** Recommended 25-30% of income set aside for tax (adjust for jurisdiction). Note in worksheet or in notes.
- * **Notes:** Space for one-off items (e.g. "One-time course purchase," "Client X paid late"). Use for monthly review with [Solo Revenue Strategy](agency-level-1-solo-revenue-strategy.md).

Notes

- * Use with the [Solo Revenue Strategy](agency-level-1-solo-revenue-strategy.md) for revenue goals, package mix, 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 worksheet.