



**PROFIT  
FIRST  
PAYROLL**

VOL. 01 / WEEK 47  
FREE EDITION

— A FREE TOOL FOR BUSINESS OWNERS

# THE WEEKLY CASH FLOW PLANNER

A simple system to pay yourself first, protect your profit, and finally take home what you deserve.  
Every single payday.

**BUILT FOR OWNERS WHO ACTUALLY DO THE WORK**

PAY YOURSELF FIRST  
PROTECT YOUR PROFIT  
GROW YOUR BUSINESS

## — WELCOME

# STOP RUNNING ON CHECK- THE-BANK-ACCOUNT MATH.

If you've ever ended a month wondering where the money went, this planner is for you.

Most owners run their business by checking the bank account and hoping there's enough left over. This flips the order. You'll plan your cash flow **before** the week starts, not after the money's already gone.

It takes 10 minutes a week. No spreadsheets. No software. Just clarity.

- 01** Every **Monday**, open this planner and fill out the Weekly Tracker for the week ahead.
- 02** Use the **Profit First Cheat Sheet** to split incoming cash. Profit first, then Taxes, Owner Pay, and Operating.
- 03** End each month with the **Monthly Summary**. Spot the leaks before they drain the year.
- 04** Review your numbers **quarterly**. Adjust your percentages. Pay yourself a real bonus.

## ⚡ ONE RULE





Money goes into the right buckets the moment it lands. Not at the end of the month, not "when there's enough." The moment it hits.

## — THE CHEAT SHEET






# FIVE BUCKETS. ONE SIMPLE SPLIT.

Every dollar that comes in gets split across five accounts before you spend a cent. The percentages depend on your revenue. Here's what to aim for.

## REVENUE: \$0 TO \$250K

<b>PROFIT</b>		<b>5%</b> <i>Your reward for risk</i>
<b>OWNER PAY</b>		<b>50%</b> <i>Yes, really. Pay yourself.</i>
<b>TAXES</b>		<b>15%</b> <i>Before the IRS asks</i>
<b>OPERATING</b>		<b>30%</b> <i>Everything else</i>

## REVENUE: \$250K TO \$500K

<b>PROFIT</b>		<b>10%</b> <i>Double it</i>
<b>OWNER PAY</b>		<b>35%</b> <i>Stable salary now</i>
<b>TAXES</b>		<b>15%</b> <i>Same as before</i>
<b>OPERATING</b>		<b>35%</b> <i>Tighter, smarter</i>
<b>VAULT</b>		<b>5%</b> <i>Emergency cushion</i>

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— PRINT THIS PAGE

# YOUR WEEKLY 10-MINUTE RITUAL.

WEEK OF: \_\_\_\_\_

WEEK #: \_\_\_\_\_

DAY	MONEY IN	SOURCE	PROFIT 10%	TAX 15%	OWNER PAY	OPEX	NOTES
MON							
TUE							
WED							
THU							
FRI							
SAT							
SUN							
WEEKLY TOTAL							

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**BIGGEST WIN THIS WEEK**

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**ONE LEAK I AM PLUGGING NEXT WEEK**

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## — THE MATH

# WHAT YOU SHOULD ACTUALLY **PAY YOURSELF.**

Fill in the blanks. Set up an auto-transfer. Don't touch the rest.

**01** Last month's total revenue: \$ \_\_\_\_\_

**02** Multiply by your Owner Pay %: \_\_\_\_\_ *(use the Cheat Sheet)*

**03** Divide by 4 weeks: \$ \_\_\_\_\_

**04** Set up an auto-transfer every Friday from your business account → personal account.

**05** Don't touch the rest. This is the discipline.

**MY WEEKLY  
OWNER PAY** \_\_\_\_\_

**⚡ PRO TIP**

Open a separate checking account at a different bank just for your Owner Pay. Out of sight, out of mind, harder to "borrow from yourself."

— END OF MONTH

# DID THE BUCKETS MATCH THE PLAN?

MONTH: \_\_\_\_\_ REVENUE: \_\_\_\_\_

BUCKET	TARGET %	ACTUAL %	DIFFERENCE
PROFIT			
OWNER PAY			
TAXES			
OPERATING			
VAULT			

WHICH BUCKET GOT THE MOST CASH THIS MONTH?

\_\_\_\_\_

WHICH BUCKET LEAKED?

\_\_\_\_\_

ONE CHANGE FOR NEXT MONTH:

\_\_\_\_\_

\_\_\_\_\_

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— EVERY 90 DAYS

# THE CHECK-IN MOST OWNERS SKIP.

Block 30 minutes on the calendar. Pour a coffee. Be honest with yourself.

01. How much profit did I actually take? \$ \_\_\_\_\_

02. How much did I pay myself? \$ \_\_\_\_\_

03. Did my percentages match my targets? Y / N

04. What's bleeding cash?

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05. What's one expense I can cut this quarter?

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06. What worked that I want to do more of?

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## PROFIT DISTRIBUTION DAY

Schedule it. Every 90 days, take **50% of your Profit account** as a real reward. Dinner, vacation, savings, whatever. Reinvest the other 50% back into the business. This is the reward loop most owners never give themselves.

— YOU'VE GOT THE SYSTEM

# NOW MAKE IT STICK.

The owners who actually pay themselves consistently? They don't rely on willpower. They automate it.

If you want help setting up your real payroll the Profit First way, so the right amounts hit the right accounts every payday, automatically, book a free 20-minute diagnostic call. No sales script. No upsells. Just a real look at where your payroll is leaking cash.

[BOOK A FREE DIAGNOSTIC →](#)

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PAY YOURSELF FIRST  
PROTECT YOUR PROFIT  
BUILD WEALTH