



*Power Play!*

# The PlayBook

MEMBERSHIP

BUSINESS | POWER PLAY BONUS LESSON

*Figuring Out Finances*

**DISCLAIMER:**

**I AM NOT A QUALIFIED ACCOUNTANT OR FINANCIAL ADVISER. THIS CONTENT IS  
NOT FINANCIAL ADVICE. ALWAYS CONSULT A LICENSED PROFESSIONAL.**

HOW TO TRACK MONEY COMING IN AND OUT

UNDERSTANDING THE 60, 25, 15 DISTRIBUTION RULE

4 STEPS TO BEGIN INVESTING

# How to track money

COMING IN AND OUT OF YOUR BUSINESS

	A	B	C	D	E	F	G	H	I
1	MONTH	CLIENT NAME	FULL OR MINI	PAYMENT	START DATE		DEPOSIT PAID	FULL PAYMENT PAID	PROJECT COMPLETE
2	JANAURY	L...a	BUNDLE		10th January		✓	✓	✓
3	JANAURY		FULL BRANDING		20th January	c...	✓	✓	✓
4	JANAURY		MINI BRANDING		6th January		✓	✓	✓
5	JANAURY		MINI BRANDING		13th January	l...	✓	✓	✓
6	FEBRUARY		MINI BRANDING		3rd February		✓	✓	✓
7	FEBRUARY		MINI BRANDING		10th February		✓	✓	✓
8	FEBRUARY		FULL BRANDING		11th February		✓	✓	✓
9	MARCH		MINI BRANDING		10th March		✓	✓	✓
10	MARCH		MINI BRANDING		3rd March		✓	✓	✓
11	MARCH		BUNDLE		4th March	l...	✓	✓	✓
12	APRIL		MINI BRANDING		7th April		✓	✓	✓
13	APRIL		MINI BRANDING		14th April		✓	✓	✓
14	APRIL		FULL BRANDING		2nd April		✓	✓	✓
15	MAY		MINI BRANDING		12th May	k...	✓	✓	✓
16	MAY		FULL BRANDING		20th May		✓	✓	✓
17	JUNE	S...	MINI BRANDING		2nd June		✓	✓	✓
18	JUNE		FULL BRANDING		9th June		✓	✓	✓
19	JUNE		BUNDLE		9th June		✓	✓	✓
20	JULY		MINI BRANDING		14th July		✓	✓	✓
21	JULY		FULL BRANDING		14th July		✓	✓	✓
22	AUGUST		FULL BRANDING		5th August		✓	✓	✓
23	AUGUST		MINI BRANDING		4th August	ma...	✓	✓	✓
24	SEPTEMBER		MINI BRANDING		15th September		✓	✓	✓
25	SEPTEMBER		FULL BRANDING		2nd September		✓	✓	✓
26	OCTOBER	T...	FULL BRANDING		7th October		✓	✓	✓
27	NOVEMBER		FULL BRANDING		4th November		✓	✓	✓

# Client Tracking

Tool used: Google sheets

Tracking:

- Client name / business name
- Client email address
- Payment amount
- Contract durations (start and end date)
- Location & timezone
- Package name (if you have tiers)
- Total sum column

# Finance Tracking

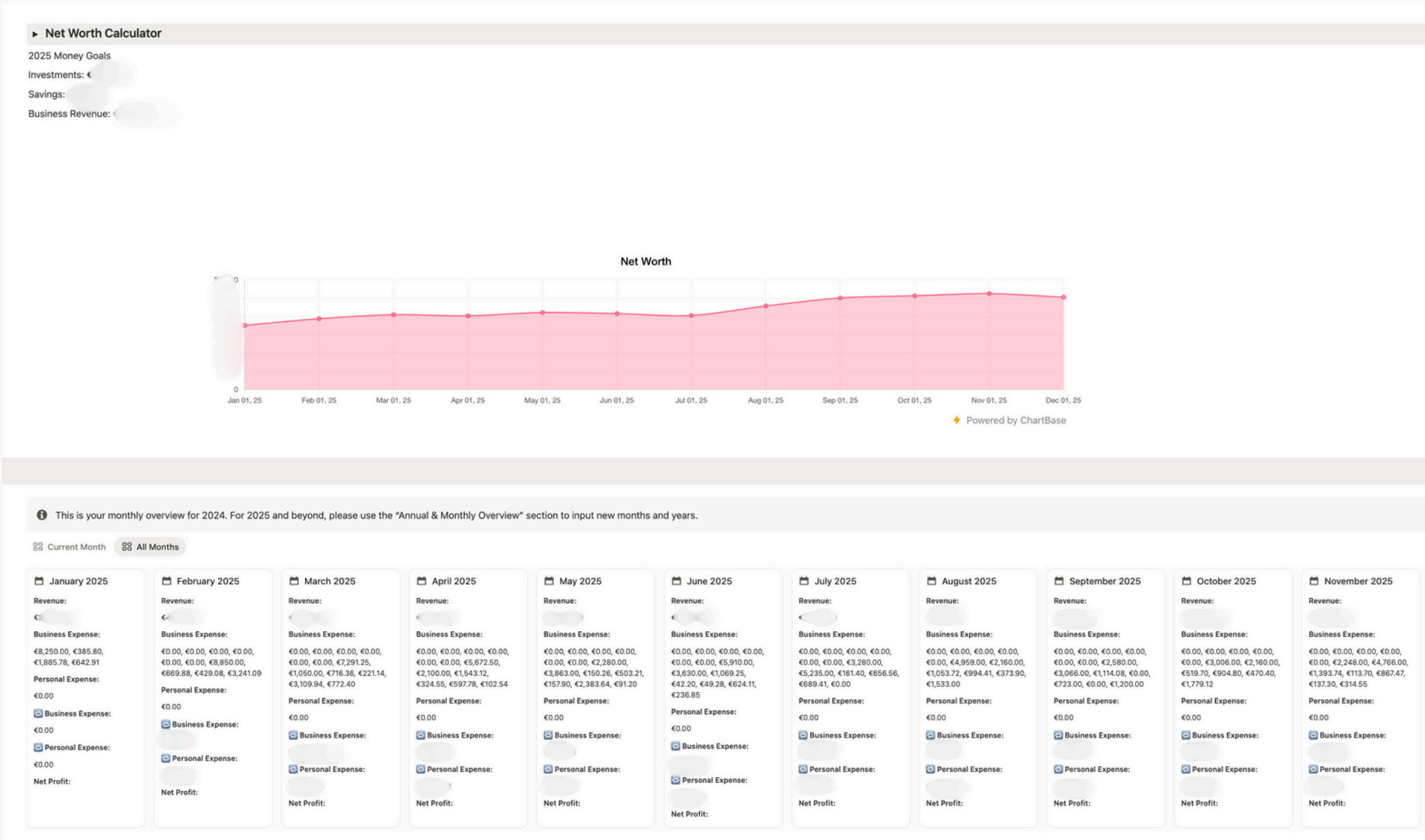
Tool used: Notion

## Income Tracking:

- Projects
- Monthly Retainers
- Collaboration Income
- Digital Product Sales
- Rush fees, late fees, extra deliverables.
- Referral Income (affiliate programs)

## Outgoings Tracking:

- Subscriptions
- Creative Materials
- Equipment & Office Costs
- Marketing & Education (ads, courses)
- Contractors & Team (outsourcing)
- Business Operations (accounting, insurance)
- Payment Processing Fees (stripe fees)
- Travel
- Tax



This is your monthly overview for 2024. For 2025 and beyond, please use the "Annual & Monthly Overview" section to input new months and years.

Current Month All Months

January 2025

Revenue: €

Business Expense: €8,250.00, €385.80, €1,885.78, €642.91

Personal Expense: €0.00

Business Expense: €0.00

Personal Expense: €0.00

Net Profit: €0.00

February 2025

Revenue: €

Business Expense: €0.00, €0.00, €0.00, €0.00, €0.00, €0.00, €8,850.00, €669.88, €429.08, €3,241.09

Personal Expense: €0.00

Business Expense: €0.00

Personal Expense: €0.00

Net Profit: €0.00

March 2025

Revenue: €

Business Expense: €0.00, €0.00, €0.00, €0.00, €0.00, €0.00, €7,291.25, €1,050.00, €716.36, €221.14, €3,109.94, €772.40

Personal Expense: €0.00

Business Expense: €0.00

Personal Expense: €0.00

Net Profit: €0.00

April 2025

Revenue: €

Business Expense: €0.00, €0.00, €0.00, €0.00, €0.00, €0.00, €5,672.50, €3,863.00, €150.26, €503.21, €324.55, €597.78, €102.54

Personal Expense: €0.00

Business Expense: €0.00

Personal Expense: €0.00

Net Profit: €0.00

May 2025

Revenue: €

Business Expense: €0.00, €0.00, €0.00, €0.00, €0.00, €0.00, €2,280.00, €3,863.00, €150.26, €503.21, €157.90, €2,383.64, €91.20

Personal Expense: €0.00

Business Expense: €0.00

Personal Expense: €0.00

Net Profit: €0.00

June 2025

Revenue: €

Business Expense: €0.00, €0.00, €0.00, €0.00, €0.00, €0.00, €5,910.00, €3,630.00, €1,069.25, €42.20, €49.28, €624.11, €236.85

Personal Expense: €0.00

Business Expense: €0.00

Personal Expense: €0.00

Net Profit: €0.00

July 2025

Revenue: €

Business Expense: €0.00, €0.00, €0.00, €0.00, €0.00, €0.00, €3,280.00, €5,235.00, €161.40, €656.56, €689.41, €0.00

Personal Expense: €0.00

Business Expense: €0.00

Personal Expense: €0.00

Net Profit: €0.00

August 2025

Revenue: €

Business Expense: €0.00, €0.00, €0.00, €0.00, €0.00, €0.00, €4,959.00, €2,160.00, €1,053.72, €994.41, €373.90, €1,533.00

Personal Expense: €0.00

Business Expense: €0.00

Personal Expense: €0.00

Net Profit: €0.00

September 2025

Revenue: €

Business Expense: €0.00, €0.00, €0.00, €0.00, €0.00, €0.00, €2,580.00, €3,066.00, €1,114.08, €0.00, €723.00, €0.00, €1,200.00

Personal Expense: €0.00

Business Expense: €0.00

Personal Expense: €0.00

Net Profit: €0.00

October 2025

Revenue: €

Business Expense: €0.00, €0.00, €0.00, €0.00, €0.00, €0.00, €2,160.00, €519.70, €904.80, €470.40, €1,779.12

Personal Expense: €0.00

Business Expense: €0.00

Personal Expense: €0.00

Net Profit: €0.00

November 2025

Revenue: €

Business Expense: €0.00, €0.00, €0.00, €0.00, €0.00, €0.00, €4,766.00, €1,393.74, €113.70, €867.47, €137.30, €314.55

Personal Expense: €0.00

Business Expense: €0.00

Personal Expense: €0.00

Net Profit: €0.00

30%

Month	Income	After Tax deducted
Jan	5000	3500
Feb	8500	5950
March	4000	2800

# Tax Tracking

Tool used: Google Sheets

Now you’ve worked out your total monthly income & your expenses for that month, you now deduct a lump sum from what you have left for taxes.

*A good rule of thumb is to put aside 25–30% of your profit every time you get paid.*

**AND**

*Have a separate bank account purely for taxes.*

HOW OFTEN SHOULD YOU FILL IN YOUR TRACKING FORMS?

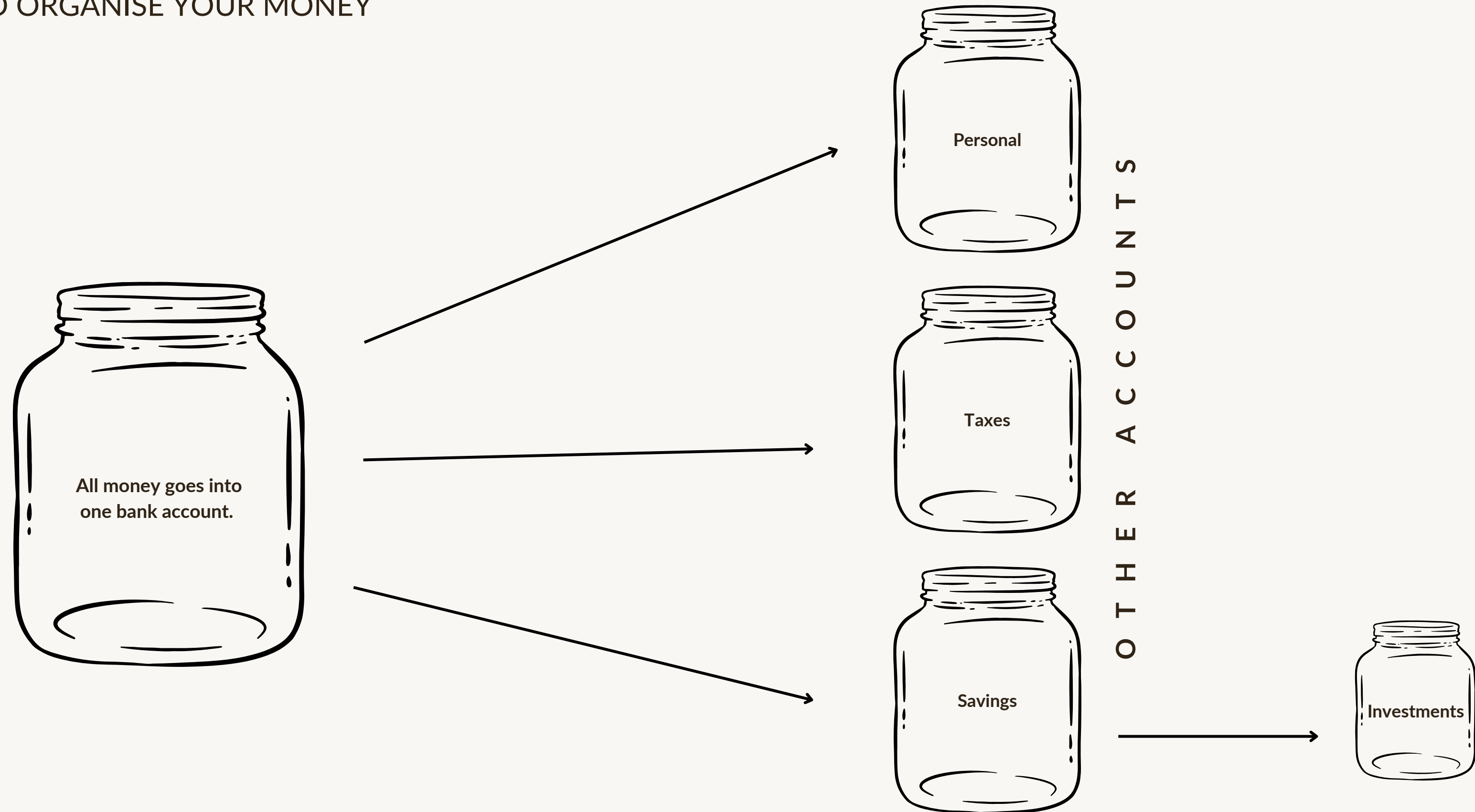
**Monthly.**

This enables you to look at figures monthly,  
quarterly, and yearly.

It enables you to set new financial goals, see when  
you're busiest vs quietest periods are and help you  
plan ahead.



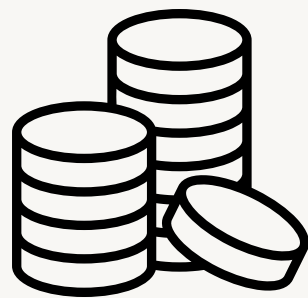
# HOW TO ORGANISE YOUR MONEY



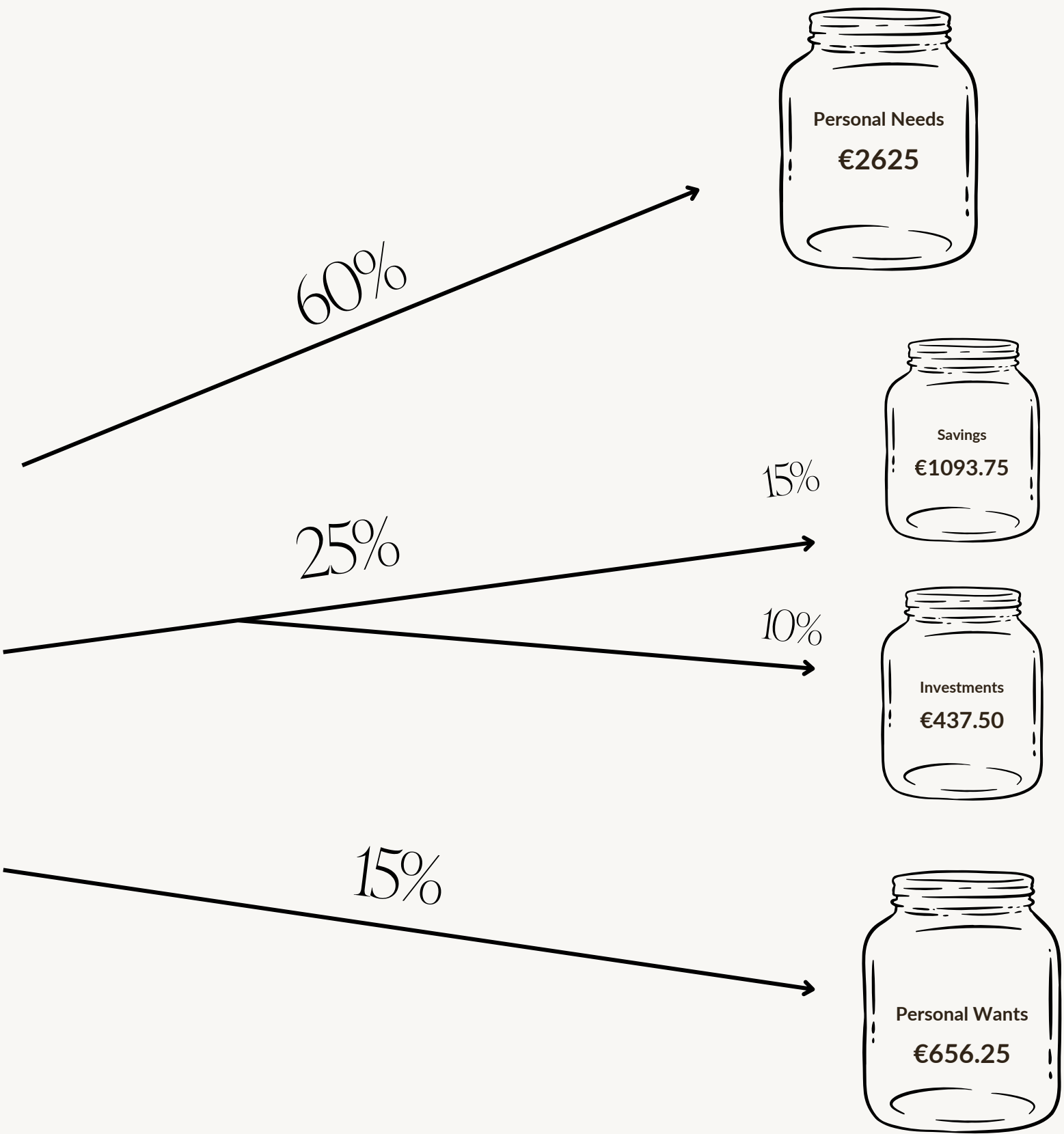
# Understanding the 60, 25, 15 distribution rule

HOW MUCH TO PUT INTO EACH JAR (BANK ACCOUNT)

EXAMPLE



Annual income: €75k  
Monthly income: €6250



# WHAT DOES EACH JAR DO



- Rent/mortgage
- Groceries
- Bills
- Transport
- Insurances



- Eating out
- Personal shopping (clothing)
- Fun



- Emergency fund
- Slow-season buffer
- Unexpected expenses
- Future equipment you may need
- Holiday pay for yourself
- A “quiet month” cushion



- Stocks
- ETFs or index funds
- Crypto
- Bonds
- Retirement accounts
- Investment apps
- Long-term wealth assets

# 4 steps to begin investing

SETTING YOURSELF UP LONGTERM

## THINGS TO REMEMBER WHEN IT COMES TO INVESTING

### **Time in the market > timing the market.**

Invest early, stay invested, let time do the work. it's not about how much you invest, its about consistency and compounding.

### **Investing is for the long game.**

Only invest money you don't need right now, and don't touch it.

### **Start as young as you can.**

The earlier you begin, the more your money compounds and multiplies.

### **You can't save your way to retirement.**

Saving protects money.

Investing grows it. Inflation makes cash lose value over time.

### **Small + consistent beats big + random.**

Regular monthly investing builds real wealth.

### **Be patient.**

Wealth builds slowly. Stick with it.

## 4 STEPS TO INVESTING YOUR FIRST 10K

1. Build a safety net
2. Open a tax free investment account
3. Begin investing in diversified ETFs
4. Think long term

## 1.BUILD A SAFETY NET

Before you invest, you need a financial cushion.

Why? Because investing money needs time to grow, you don't want to pull it out early for emergencies.

A safety net means:

- You have 3–6 months of living costs saved
- This money sits in a regular savings account
- You can access it quickly if something unexpected happens
- (like losing a client, a slow month, car issues, etc.)

This protects you so you're not forced to take money out of your investments when the market is down.



## 2.OPEN A TAX FREE INVESTMENT ACCOUNT

Different countries call these different things (ISA, Roth IRA, TFSA), but the idea is the same:

It's an investment account where your money can grow without you paying tax on the growth.

This is one of the biggest tools to build long-term wealth.

Why this matters:

- More of your returns stay in your pocket
- Your investments grow faster over time
- It's the best place to start as a beginner because it's designed for long-term growth
- You open this through an investing platform or brokerage (usually an app or online provider), not your regular bank. Apps: Trading212, RobinHood (USA only)

Note: This is not a savings account.

It's specifically for investing your money, not storing it.

### 3.BEGIN INVESTING IN DIVERSIFIED ETFs

ETFs = Exchange-Traded Funds (e.g S&P 500 or NASDAQ 100)

Think of them like a big basket filled with hundreds or thousands of the best performing companies.

Why ETFs are perfect for beginners:

- You don't have to pick individual stocks
- Your money automatically spreads across many companies
- Less risk
- Solid long-term growth
- No need to constantly watch the market

Why NOT crypto or meme stocks:

- They are extremely volatile
- They can drop 50%+ overnight
- They require deep knowledge and high risk tolerance
- Beginners often lose money trying to "get rich quick"

Starting with diversified ETFs is the safest, simplest, most effective way to build wealth.

## 4.THINK LONG TERM

Investing works because of time, not quick wins.

The goal is to leave your money invested for years, even decades.

This means:

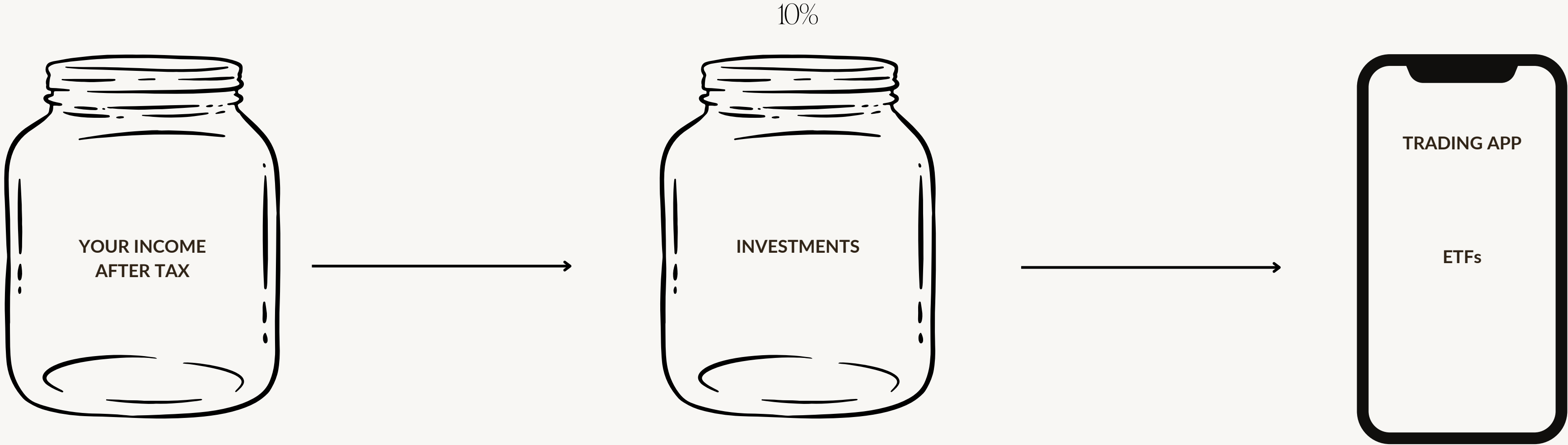
- You don't sell just because the news is scary
- You ignore short-term drops
- You don't panic when the market dips
- You stay focused on long-term growth

Historically, the market always recovers — and grows — over time.

Short-term noise = temporary

Long-term investing = lasting wealth

MONTHLY



# Your Power Play Templates

HEAD TO THE TEMPLATE VAULT

# THE TEMPLATE VAULT

*My recommended downloads for this module*



## Client Tracker

Easy, ready to use Google Sheet to track the clients you’re working with

## Finance Tracker

A Notion template so you can track your income and outgoings within business



# Turn the Paige

AND CHOOSE YOUR NEXT POWER PLAY