BARCA PRODUCTION

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FREELANCER BUDGET TRACKER

Manage Feast or Famine Cash Flow Like a CFO

83% of freelancers struggle with irregular income. This system fixes that.

1 THE PROFIT-FIRST SYSTEM

- Every payment: Split across 5 accounts immediately
- Profit: 5% (grows to 10-20% as income scales)
- Owner Pay: 50% — your 'salary' from freelancing
- Taxes: 25-30% — set aside every single payment
- Operating Expenses: 15-20% — tools, subscriptions, ads

2 MONTHLY EXPENSE CATEGORIES

- Tools/Software: $0-200/mo (Canva, Adobe, project tools)
- Marketing: 10% of revenue (social ads, LinkedIn premium)
- Professional Dev: $50-100/mo (courses, books, coaching)
- Business Insurance: $50-150/mo (if client-facing)
- Emergency Fund: 3 months of expenses minimum

3 INCOME SMOOTHING STRATEGY

- Invoice 50% upfront — non-negotiable for new clients
- Net-15 payment terms, not Net-30 (you are not a bank
- Retainer clients: Offer 10% discount for 3-month comm
- Raise rates every January — minimum 10% annually
- Track hourly effective rate: Revenue ÷ Hours worked

PRO TIP: If you can't take 2 weeks off without your income stopping, you have a job, not a business. Build systems and raise rates until you can.

Download Our Freelancer Finance Spreadsheet at BarcaProduction.com

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