LEE DAVIS & COMPANY

QUICKBOOKS MASTERY / EPISODE 47

OWNER PAY PLANNING WORKSHEET

HOW MUCH CAN YOUR BUSINESS ACTUALLY AFFORD?

Before you pay yourself, give every dollar a job. Start with the cash you have, subtract what the business needs, and protect your operating reserve.

1 The $40,000 example from the episode

Available operating cash	**$40,000**
Payroll and related costs	**- $12,000**
Vendors and operating expenses	**- $6,000**
Loan payments (including principal)	**- $3,000**
Taxes to remit or set aside	**- $4,000**
Minimum cash reserve	**- $10,000**
POTENTIALLY AVAILABLE TO CONSIDER	**$5,000**

Important: $5,000 is not automatically safe to withdraw.

Confirm collection timing, unlisted obligations, cash volatility, and the correct compensation method for your business before deciding.

2 The three questions to ask

- [ ] What payments are due in the next 30, 60, and 90 days?
- [ ] What cash reserve do I need for slower months or surprises?
- [ ] Will this payment leave the business financially stable?

The goal: a deliberate, repeatable owner-pay process - not a guess based on today's bank balance.

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YOUR OWNER PAY CALCULATION

BUSINESS: _____ **REVIEW DATE:** _____

Choose a planning period (for example, the next 30 days) and enter your figures.

1 Cash available and committed obligations

A.	Cash currently available for operations	_____
B.	Reliable collections expected in this period	_____
C.	Payroll and related costs	_____
D.	Vendors, rent, software, and operating expenses	_____
E.	Loan payments, including principal	_____
F.	Taxes due or amounts to set aside	_____
G.	Other committed cash needs	_____
H.	Minimum operating cash reserve	_____

2 Calculate your potential owner-pay ceiling

A + B - C - D - E - F - G - H = _____

Potential cash above obligations and reserve

This is a planning ceiling, not a recommendation to withdraw the full amount.

3 Make a deliberate decision

Planned owner payment: _____ Payment date: _____

Next review date: _____

Compensation method: [ ] Draw [ ] Payroll [ ] Distribution [ ] Confirm with adviser