

Monthly Updated

# ENTREPRENEUR BUDGET PLANNER

YOUR PATH TO  
FINANCIAL CLARITY

CASH FLOW  
Cents



[cashflowcents.com](http://cashflowcents.com)

Lavella Owens/Boswell, MBA<sup>2</sup>

# Usage and Financial Disclaimer

## Welcome Message

When I first started as an entrepreneur, I had difficulty keeping track of both personal and business financials. There was no one-stop source to track all my finances, so I had to piece together templates, planners, and trackers to make sense of my whole financial life. I understand how overwhelming this can be, which is why I created this budget planner – to help online entrepreneurs, like you, gain a clearer view of your financial picture. My goal is to provide you with a tool that simplifies your financial management and supports your journey toward financial clarity and success. Thank you for using the ePreneur Budget Planner!

To your success,

**Lavella Owens/Boswell, MBA<sup>2</sup>**

**\* By using this budget planner, you agree to these terms and conditions. \***

## Disclaimer

This budget planner is designed for personal full-view budgeting only and is intended to provide an at-a-glance view of all your financials, helping you avoid the cash flow cycles experienced by many online entrepreneurs. However, this planner is not a substitute for proper accounting methods or professional financial advice. Cash Flow Cents LLC, Lavella Owens, and/or any related parties do not take responsibility for any financial decisions made based on this planner or for any comingling of personal and business finances.

Users are reminded to keep personal and business financials electronically and legally separate for tax purposes, and to consult with a qualified financial advisor or accountant for specific financial guidance. This planner is provided "as is" without any warranties, express or implied. The creator and/or related parties are not liable for any errors or omissions in the information provided or for any loss or damage of any kind incurred as a result of the use of this planner.

By using this budget planner, you acknowledge and agree that you are solely responsible for your financial decisions and actions. Always seek professional advice when necessary.

## Important Notes

- This planner should be used as a general guide and not as a definitive financial tool.
- Ensure that all financial data entered is accurate and up-to-date to get the most benefit from this planner.
- Regularly review and adjust your budget to reflect changes in your financial situation.

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# Entrepreneur Budget PLANNER



INITIAL BANK BALANCE: \$ \_\_\_\_\_ MONTH/YEAR: \_\_\_\_\_

## INCOME: PERSONAL

Type	Payer/Source	Frequency	Receipt Date	Budget (Net after-tax)	Actual	Difference	Received ✓
				\$	\$	\$	<input type="radio"/>
				\$	\$	\$	<input type="radio"/>
				\$	\$	\$	<input type="radio"/>
				\$	\$	\$	<input type="radio"/>
				\$	\$	\$	<input type="radio"/>
				\$	\$	\$	<input type="radio"/>

Total Personal Income:

\$	\$	\$
----	----	----

## INCOME: BUSINESS

Type	Payer/Source	Frequency	Receipt Date	Budget (Net after-tax)	Actual	Difference	Received ✓
				\$	\$	\$	<input type="radio"/>
				\$	\$	\$	<input type="radio"/>
				\$	\$	\$	<input type="radio"/>
				\$	\$	\$	<input type="radio"/>
				\$	\$	\$	<input type="radio"/>
				\$	\$	\$	<input type="radio"/>

Total Business Income:

\$	\$	\$
----	----	----

## INCOME - GOALS & INSIGHTS

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Total Personal Expenses:

\*Fixed and variable expenses combined, for simplicity and ease of use.  
\*Print extra pages, as needed.

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Total Business Expenses:	\$	\$	\$
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\*Fixed and variable expenses combined, for simplicity and ease of use.  
\*Print extra pages, as needed.

# Entrepreneur Budget PLANNER



MONTH/YEAR: \_\_\_\_\_

## DEBT PAYOFF: PERSONAL

Type	Payee/Vendor	Annual Percentage Rate (APR)	Due Date	Budget	Actual	Difference	Paid <input checked="" type="checkbox"/>
				\$	\$	\$	<input type="radio"/>
				\$	\$	\$	<input type="radio"/>
				\$	\$	\$	<input type="radio"/>
				\$	\$	\$	<input type="radio"/>
				\$	\$	\$	<input type="radio"/>
				\$	\$	\$	<input type="radio"/>

Total Personal Debt Paid Off:

\$	\$	\$
----	----	----

Total Personal Principle Balances Owed:

\$	\$	\$
----	----	----

## DEBT PAYOFF: BUSINESS

Type	Payee/Vendor	Annual Percentage Rate (APR)	Due Date	Budget	Actual	Difference	Paid <input checked="" type="checkbox"/>
				\$	\$	\$	<input type="radio"/>
				\$	\$	\$	<input type="radio"/>
				\$	\$	\$	<input type="radio"/>
				\$	\$	\$	<input type="radio"/>
				\$	\$	\$	<input type="radio"/>
				\$	\$	\$	<input type="radio"/>

Total Business Debt Paid Off:

\$	\$	\$
----	----	----

Total Business Principle Balances Owed:

\$	\$	\$
----	----	----

## DEBT PAYOFF - GOALS & INSIGHTS

\*Print extra pages, as needed.

# Entrepreneur Budget PLANNER



MONTH/YEAR: \_\_\_\_\_

## SAVINGS: PERSONAL

Type (Savings for)	To: Bank Account	Frequency	Deposit Date	Budget	Actual	Difference	Deposited <input checked="" type="checkbox"/>
				\$	\$	\$	<input type="checkbox"/>
				\$	\$	\$	<input type="checkbox"/>
				\$	\$	\$	<input type="checkbox"/>
				\$	\$	\$	<input type="checkbox"/>
				\$	\$	\$	<input type="checkbox"/>
				\$	\$	\$	<input type="checkbox"/>

Total Personal Savings Deposited:

\$	\$	\$
----	----	----

## WITHDRAWALS: PERSONAL

Type (Reason)	From: Bank Account	Recipient (Who received it?)	Withdraw Date	Budget	Actual	Difference	Withdrew <input checked="" type="checkbox"/>
				\$	\$	\$	<input type="checkbox"/>
				\$	\$	\$	<input type="checkbox"/>
				\$	\$	\$	<input type="checkbox"/>
				\$	\$	\$	<input type="checkbox"/>
				\$	\$	\$	<input type="checkbox"/>
				\$	\$	\$	<input type="checkbox"/>

Total Personal Withdrawals:

\$	\$	\$
----	----	----

Total Personal Savings Balances:

\$	\$	\$
----	----	----

## PERSONAL SAVINGS - GOALS & INSIGHTS

\*Print extra pages, as needed.

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MONTH/YEAR: \_\_\_\_\_

## SAVINGS: BUSINESS

Type (Savings for)	To: Bank Account	Frequency	Deposit Date	Budget	Actual	Difference	Deposited ✓
				\$	\$	\$	<input type="radio"/>
				\$	\$	\$	<input type="radio"/>
				\$	\$	\$	<input type="radio"/>
				\$	\$	\$	<input type="radio"/>
				\$	\$	\$	<input type="radio"/>
				\$	\$	\$	<input type="radio"/>

Total Business Savings Deposited:

\$	\$	\$
----	----	----

## WITHDRAWALS: BUSINESS

Type (Reason)	From: Bank Account	Recipient (Who received it?)	Withdraw Date	Budget	Actual	Difference	Withdrew ✓
				\$	\$	\$	<input type="radio"/>
				\$	\$	\$	<input type="radio"/>
				\$	\$	\$	<input type="radio"/>
				\$	\$	\$	<input type="radio"/>
				\$	\$	\$	<input type="radio"/>
				\$	\$	\$	<input type="radio"/>

Total Business Withdrawals:

\$	\$	\$
----	----	----

Total Business Savings Balances:

\$	\$	\$
----	----	----

## BUSINESS SAVINGS - GOALS & INSIGHTS

\*Print extra pages, as needed.

# Entrepreneur Budget PLANNER



MONTH/YEAR: \_\_\_\_\_

## INVESTMENTS: PERSONAL

Type	Payee/Vendor	Frequency	Invest Date	Budget	Actual	Difference	Invested <input checked="" type="checkbox"/>
				\$	\$	\$	<input type="checkbox"/>
				\$	\$	\$	<input type="checkbox"/>
				\$	\$	\$	<input type="checkbox"/>
				\$	\$	\$	<input type="checkbox"/>
				\$	\$	\$	<input type="checkbox"/>
				\$	\$	\$	<input type="checkbox"/>

Total Personal Investments:

\$	\$	\$
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## INVESTMENTS: BUSINESS

Type	Payee/Vendor	Frequency	Invest Date	Budget	Actual	Difference	Invested <input checked="" type="checkbox"/>
				\$	\$	\$	<input type="checkbox"/>
				\$	\$	\$	<input type="checkbox"/>
				\$	\$	\$	<input type="checkbox"/>
				\$	\$	\$	<input type="checkbox"/>
				\$	\$	\$	<input type="checkbox"/>
				\$	\$	\$	<input type="checkbox"/>

Total Business Investments:

\$	\$	\$
----	----	----

Total Combined Investments Balances:

\$	\$	\$
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## INVESTMENTS - GOALS & INSIGHTS



ENDING BANK BALANCE: \$ MONTH/YEAR:

RESULTS SUMMARY				
TOTALS	Budget	Actual	Difference	Is the difference <u>positive</u> or <u>negative</u> ?
INCOME - PERSONAL	\$	\$	\$	
INCOME- BUSINESS	\$	\$	\$	
Expenses - Personal	\$	\$	\$	
Expenses - Business	\$	\$	\$	
Debt Payoff - Personal	\$	\$	\$	
Debt Payoff - Business	\$	\$	\$	
Savings - Personal	\$	\$	\$	
Savings - Business	\$	\$	\$	
Investments - Personal	\$	\$	\$	
Investments - Business	\$	\$	\$	
NET BALANCE	\$	\$	\$	

[illegible]

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