PREPARED FOR A MEMBER OF THE ROOM

The *Private Money Audit*.

Ninety minutes inside the numbers. Three moves for this month. Written, signed, yours.

FOR

Elle Bennett, Elle Bennett Studio, LLC

REVIEWED

October 12, 2026

BUSINESS

Course + coaching for photographers

STRUCTURE

LLC taxed as S corp, single member

PREPARED BY

Shayne Gabriel, The Money Room

TRAILING 3-MONTH REVENUE AVG

$47,300 / mo

INSIDE THIS AUDIT

Four pages. The four numbers behind the business, the tax-reserve reality, the owner-pay reality, and three specific moves for this month, in writing. If Elle takes a seat, the audit fee credits toward her first month.

ON PAGE 2

The four numbers behind the business.

The numbers she pays attention to on day 10 are not the same numbers her platforms show her. These are the four that decide the month.

TRAILING REVENUE AVG

$47,300

3-month rolling average / month

TRUE PROFIT AFTER DIRECT COST

$28,900

61% margin, after platforms and contractors

CASH ON HAND

$34,600

2.3 months of operating runway

OWNER PAY YTD (PAID TO ELLE)

$6,400

13.5% of revenue, monthly average

Revenue looks healthy. True profit sits at 61 percent, which is good for a course-plus-coaching business at this stage. Cash covers a little over two months of operating expenses. Owner pay is the number to sit with: at 13.5 percent of revenue, Elle is taking home less than the business can support. The next two pages break down why.

THE GAP

The tax reserve reality.

She is under-reserved for 2026 by more than she thinks. The gap is closable this month if we start now.

ESTIMATED 2026 FEDERAL + STATE LIABILITY

$28,400

Based on YTD income and current effective rate

CURRENTLY RESERVED IN THE TAX ACCOUNT

$9,000

32% of what is owed, as of the audit date

THE TAX RESERVE GAP

Move *$10,000* to the tax reserve this week to close the shortfall for Q3.

$19,400

Going forward, the recommended monthly reserve is $2,850 based on trailing revenue. That is *26% of monthly revenue* for federal, state, and self-employment tax combined. Set it as an automated transfer on the fifth of every month, before the money can be spent on anything else.

The move on page 5 puts this on the calendar.

THE OTHER REALITY

The *owner pay* reality.

She has been under-paying herself on purpose. It reads as responsible. It is actually a symptom of not knowing what is safe to take.

CURRENT OWNER PAY

$6,400

13.5% of monthly revenue

SUSTAINABLE OWNER PAY

$9,000

19% of monthly revenue, after true reserves

ROOM TO TAKE HOME

Raise the monthly draw to *$9,000*, starting the next pay period.

+$2,600 / mo

That is $31,200 a year she is not taking home, sitting inside the business as untaken profit. Not "consider optimizing." Specifically: bump the bi-weekly Gusto draw from $2,950 to $4,500 starting the next pay period. Payroll withholding and tax reserve already accounted for.

Under-paying herself has been costing Elle roughly *the price of a full second cohort* of her course every year, taken from her personal life.

THIS MONTH, ON PAPER

Three moves for October.

Specific. Dated. Ordered. If she does these three, the four numbers on page 1 shift the way we want them to next month.

01 Move *$10,000* to the tax reserve account by October 15.

Closes the Q3 shortfall. Puts her back on the 26% monthly reserve line going forward. Use the existing sub-account at Relay. No new bank required.

02 Raise the monthly owner pay from *$6,400 to $9,000*, starting October 15.

Bi-weekly payroll on Gusto, $4,500 per pay period. This is the number that lives inside true profit after reserves, not a wish. Increase auto-syncs into monthly reporting.

03 Cancel the unused *$290 / mo* Adobe CC Team plan and the *$189 / mo* Salesforce trial that auto-renews October 22.

Both showed zero user activity across the last 90 days. Cancel by October 20 to avoid the Salesforce renewal. $5,748 / year returned to true profit.

ONE QUESTION TO SIT WITH

*If revenue held flat for ninety days,
would your owner pay still feel right?*

WHAT HAPPENS NEXT

If Elle takes a seat.

The audit is the door. If she walks through, the room around her looks like this.

Every month, on day 10: a two-page Money Moves Memo lands in her inbox. Same shape every month. Headline number on top. Four numbers that matter. Where the money went. What her tax reserve stands at. Two or three specific moves in writing.

Every quarter: a wider strategy reset. Where she has been, where she is going, what to change next. Plus The Ledger, an anonymized snapshot of what the other nine founders in the room are running, taking home, reserving.

Between memos: the line is open. Tax question, contractor decision, weird transaction. She gets a real reply within the business day.

At year end: business and personal returns prepared, filed, and signed. No scramble in April.

THE PRICING, PLAINLY

From $1,400 / mo. Scales at 3% of your revenue.

Set at the audit, re-priced once a year against your trailing three-month average. For Elle at $47,300 / mo, the seat is $1,419 / mo, just above the starting price. The audit fee of $1,250 credits toward her first month if she takes the seat.

Shayne

SHAYNE GABRIEL · THE MONEY ROOM

REVIEWED 2026-10-12
PREPARED PRIVATELY FOR ELLE BENNETT
SAMPLE DOCUMENT, ILLUSTRATIVE