THE SALON BOOKKEEPER

Printable worksheets

The calendar, the seven worksheets and the salon-file checklist from the book, sized for letter paper. Print as many copies as you need. Dana's figures are shown on Worksheets Three, Four and Five so you can check your arithmetic.

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Your Salon Money Year at a Glance

Every habit in this book, sorted by how often it comes around. Copy the dates into your phone once, and the year runs itself.

When	What to do	Where it is
Every working day	Photograph each receipt at the counter. Write one cash-tip total on the envelope.	Ch. 3, 5
Every week — your ten minutes	Empty your pockets. Write four income lines and the week's costs. Move the tax reserve. Pay yourself. Log the week's business miles.	Ch. 3, 4, 9 · Worksheets One and Six
Every delivery	Mark each invoice line B or R before the box is unpacked.	Ch. 6
Every month	Run the deduction sweep. True up the tax reserve against year-to-date profit. Reconcile the business account.	Ch. 7, 10 · Worksheet Two
Every quarter	Make the estimated tax payment: mid-April, mid-June, mid-September and mid-January. Confirm the exact dates for your year. Check your reserve.	Ch. 10 · Worksheet Five
Last day of the business year	Count retail stock at cost. Record the odometer. Save the year's processor report.	Ch. 6, 9, 14
Once a year	Redo your real hourly rate and your service prices. Renew license and insurance and file the certificates. Date and file your price list. Save the official pages you relied on.	Ch. 11, 12, 14 · Worksheets Three and Four

Worksheet One: Your Weekly Ten Minutes

Photocopy this page once a month, or copy the rows into a notebook: one column for each week. This is the whole system from Chapters Three and Four.

Week ending					
MONEY IN					
Service income (gross)					
Retail sales (gross)					
Card and app tips					
Cash tips					
Rent received from others					
Total in					
MONEY OUT					
Back bar product					
Retail stock bought					
Booth or suite rent					
Card processing fees					
Other costs					
Total out					
THE MOVES					
Tax reserve moved					
Paid myself					
Business miles					
THE CHECKS					
Receipts photographed and filed	☐	☐	☐	☐	☐
Invoices marked B or R	☐	☐	☐	☐	☐
Cash tips banked	☐	☐	☐	☐	☐

Worksheet Two: The Monthly Deduction Sweep

Once a month, read down the list and ask one question of every line: did I spend anything here that has not been recorded? Tick the month once the answer is no. This single habit is worth more than any software you will ever buy.

Year _____	J	F	M	A	M	J	J	A	S	O	N	D
Booth or suite rent												
Back bar product												
Retail stock												
Tools, shears, equipment												
License and board renewal												
Insurance												
Education: course fees												
Education: travel and hotel												
Trade publications												
Association memberships												
Phone, business share												
Internet, business share												
Booking software												
Payment and card apps												
Website and domain												
Marketing and advertising												
Portfolio photography												
Client gifts (to $25 each)												
Card processing fees												
Bank fees												
Laundry												
Cleaning and sanitation												
Client refreshments												
Mileage												
Parking and tolls												
Accountant or bookkeeper												
Legal fees												
Health insurance premiums												
Retirement contributions												

Worksheet Three: Your Real Hourly Rate

Complete this once a year, using Chapter Eleven. Dana's figures are shown so you can check your arithmetic as you go.

	Dana	You
STEP ONE — YOUR PAID HOURS		
Paid service hours in a typical week	*32*	
Weeks actually worked this year	*46*	
A. Annual paid hours (multiply the two above)	*1,472*	
STEP TWO — YOUR REVENUE		
Service income	*$71,000*	
Retail	*$4,000*	
Tips	*$9,000*	
B. Total revenue	*$84,000*	
STEP THREE — YOUR COSTS		
C. Total costs for the year (the Chapter Seven list)	*$34,000*	
STEP FOUR — THE ANSWER		
D. Profit (B − C)	*$50,000*	
E. Tax set aside (D × your reserve %)	*$15,000*	
F. What you keep (D − E)	*$35,000*	
G. Your real hourly rate (F ÷ A)	*$23.78*	

Worksheet Four: What One Service Costs You

Complete one column for each of your main services, using Chapter Twelve. Dana's two-hour color is worked in the first column. Most stylists find that one service is quietly subsidizing the others.

	Dana's color	Service 1	Service 2
WHAT IT COSTS YOU TO DELIVER			
Product cost per service	*$22.00*		
A. Paid time: hours the client is booked for	*2.00*		
B. True time: door to door, in hours	*2.67*		
C. Overhead per hour (fixed costs ÷ annual paid hours)	*$12.23*		
D. Overhead for this service (A × C)	*$24.46*		
E. Cost to deliver (product + D)	*$46.46*		
WHAT YOU NEED TO EARN			
F. Hourly rate you want in your pocket	*$40.00*		
G. Pre-tax rate: F ÷ (1 − your reserve %)	*$57.14*		
H. Pay for this service (B × G)	*$152.57*		
THE VERDICT			
I. Subtotal (E + H)	*$199.03*		
J. Price it should be (I ÷ 0.97, for 3% card fees)	*$205.19*		
K. Price you charge now	*$140.00*		
L. The gap (J − K)	*$65.19*		
M. What today's price pays you an hour: (K × 0.97 − E) ÷ B, then × (1 − reserve %)	*$23.42*		

A gap does not mean you must change the price tomorrow. It means every decision you make from here is an informed one rather than a hopeful one.

Worksheet Five: Your Break-Even and Your Reserve

Use this before you sign any lease, and once a year in the space you are in. Chapters Eight and Fifteen explain each line.

	Dana	You
YOUR FIXED COSTS		
A. Fixed costs for the year (rent and the costs that do not move with one more client)	*$18,000*	
B. Fixed costs a month (A ÷ 12)	*$1,500*	
WHAT ONE PAID HOUR CONTRIBUTES		
C. Revenue for the year	*$84,000*	
D. Costs that move with your work: product, card fees, mileage, supplies	*$16,000*	
E. Paid hours for the year	*1,472*	
F. Contribution per paid hour: (C − D) ÷ E	*$46.20*	
THE ANSWER		
G. Break-even hours a month (B ÷ F)	*32*	
H. Paid hours you deliver a month (E ÷ 12)	*123*	
I. Pay you want for the year, before tax	*$50,000*	
J. Hours a month for costs and pay: (A + I) ÷ 12 ÷ F	*123*	
YOUR RESERVE		
K. Three months of fixed costs (B × 3)	*$4,500*	
L. In your reserve today		

If G sits well below H, the space pays its way. If J is above H, the rent, the prices or the hours must change before anything else does.

Worksheet Six: Your Mileage Log

Keep this page in the car, or copy the columns into the notebook in your glovebox. The record has to be made at or near the time of the trip (Chapter Nine).

Odometer, first day of the business year _____ Last day _____

Total miles for the year _____ Business miles _____

Date	From → to	Business purpose	Start	End	Miles

Parking and tolls on business trips are claimed on top of the standard mileage rate. Keep those receipts with this log.

Worksheet Seven: Chair or Suite? Two Offers Compared

Before you move salons, price both offers honestly. Chapter Eight shows a worked example: a chair forty dollars a week cheaper that costs $4,260 more a year.

	Offer A	Offer B
THE RENT		
Weekly or monthly rent		
A. Rent for the year		
WHAT THE RENT LEAVES OUT, PRICED FOR A YEAR		
Back bar		
Laundry		
Utilities		
Booking or card system		
Anything else		
B. Total left out		
THE MOVE		
C. Revenue you expect to lose from clients who will not follow		
D. One-off cost of moving: cards, signage, downtime		
THE ANSWER		
True yearly cost (A + B)		
First-year cost (A + B + C + D)		

The lower first-year figure wins, unless the higher one buys you something you can name and would pay for anyway.

The Salon File: A Checklist

The documents that make your largest deductions provable, in one place you can reach in ninety seconds. Chapters Eight and Fourteen explain why each one matters.

A booth rental agreement should name

- ☐ Both parties, with their full names
- ☐ The salon's address
- ☐ What is rented: a chair, a station, a room or a suite
- ☐ The rent, and how often it is due
- ☐ What the rent includes — back bar, laundry, utilities, reception, booking system
- ☐ How rent is paid, by a method that leaves a record
- ☐ How much notice either side must give
- ☐ Both signatures, and the date

Keep in the salon file

- ☐ The signed agreement, and a record of every rent payment
- ☐ This year's retail stock count, dated and at cost
- ☐ Your product cost study — what each main service consumes
- ☐ License and insurance certificates, current and expired
- ☐ Your price list, dated, for every year
- ☐ Your mileage log, with the first and last odometer readings of the year
- ☐ Photographs and measurements of a home workspace, if you claim one
- ☐ Each year's processor reports, and any Form 1099-K you receive
- ☐ The official pages you relied on, saved and dated