SIMPLELIFECALC

THE WORKBOOK SERIES
No. 07 · FINANCE & PROFIT

A PRINT-&-USE FINANCIAL WORKBOOK

Seller Profit *Workbook*

The complete system for tracking revenue, expenses, fees, and profit across any online selling business.

BUILT FOR

Etsy Sellers · eBay Sellers · KDP Publishers · Amazon FBA · Shopify Stores · Print-on-Demand · Handmade Businesses

PROFIT $ SYSTEM

Revenue · Expenses · Fees · Margin · Break-Even
Worked examples · Benchmarks · Action plans · Printable worksheets

WELCOME

Know your profit, not just your sales.

A workbook is only as good as the habit it builds. Keep this one where you do your bookkeeping.

Most online sellers know their **sales number**. Far fewer know their **profit number** — what is actually left after product costs, shipping, platform fees, and the dozens of small expenses that quietly drain a store.

This workbook closes that gap. It gives you one consistent system to record every dollar in and every dollar out, calculate true profit and margin, find your break-even point, and see which products carry your business versus which ones bleed it. Work through it in order, or jump to the worksheet you need today.

HOW TO USE THIS WORKBOOK

- [ ] **Start with the fundamentals** (pp. 4–7) so every later worksheet shares the same definitions.
- [ ] **Track monthly** with the Revenue, Expense, and Fee trackers as sales happen.
- [ ] **Calculate** by rolling those totals into the Monthly Profit, Margin, and Break-Even sheets.
- [ ] **Review & rank** using the Best / Worst product trackers and the Monthly Review.
- [ ] **Zoom out** with the Quarterly Review and Annual Summary, then commit to the Improvement Plan.

BEFORE YOU BEGIN

Gather the last **30 days** of payout reports, supplier invoices, shipping receipts, and software charges.

Pick one **currency** and use it on every page.

Set a **tracking rhythm** — ten minutes weekly beats the month-end scramble.

THE FOUR QUESTIONS THIS ANSWERS

1. How much did I really **make**?
2. Where is my money **going**?
3. Which products are **worth** selling?
4. What do I change **next month**?

A NOTE ON THE NUMBERS

Fee rates, royalty splits, and margin benchmarks here are realistic industry guideposts gathered as of 2025 and rounded for teaching. Platforms change pricing often — always confirm current rates in your own seller dashboard before relying on a figure.

CONTENTS

What's inside

SECTION 01 · FOUNDATIONS

The profit equation

Five terms. One chain. The whole workbook rests on this.

Every profit calculation in this workbook is built from one simple chain. Money comes in as **revenue**, and four things come out before you keep what is left. Learn this equation once and every worksheet ahead will make sense.

REVENUE		COGS		FEES		EXPENSES		NET PROFIT
Total money buyers paid you	−	Cost of the goods sold	−	Platform & payment cuts	−	Shipping & overhead	=	What you actually keep

TWO PROFIT NUMBERS, NOT ONE

Gross profit = Revenue − COGS. It tells you whether the product itself is priced above what it costs to make or buy.

Net profit = Revenue − (COGS + Fees + Expenses). It tells you whether the business makes money once selling costs are included.

A product can have a healthy gross margin and still lose money once fees and shipping are counted. That gap is where most sellers are quietly losing — and exactly what this workbook surfaces.

SEE THE GAP — ONE $24 CANDLE

Sale price (revenue)	$24.00
− Product cost (COGS)	$6.80
Gross profit (71.7% margin)	$17.20
− Platform & payment fees	$2.73
− Shipping paid by you	$5.30
Net profit (38.2% margin)	**$9.17**

GOLDEN RULE

Track **every** cost, even the small ones. A $0.20 listing fee and a $0.30 transaction charge feel trivial per sale — across 500 orders they are $250 of profit you never accounted for.

SECTION 02 · FOUNDATIONS

Know your numbers

Eight metrics, plain-English.

These eight terms appear on every worksheet ahead. Skim them now; refer back any time a figure isn't clicking. Where a calculation is involved, the formula is shown in green.

Revenue MONEY IN

The full amount buyers paid, including the portion they paid toward shipping. Also called gross sales.

COGS COST

Cost of Goods Sold — the direct cost to make or acquire each item: materials, blanks, print cost, or wholesale price.

Fees COST

Everything the platform and payment processor take: listing, transaction, referral, final-value, and processing fees.

Operating Expenses COST

Running costs not tied to one unit: subscriptions, software, ads, packaging stock, studio rent, insurance.

Gross Profit RESULT

Revenue minus COGS. Shows if the product is priced above its make/buy cost.

Revenue − COGS

Net Profit RESULT

What remains after all costs. The number that actually pays you.

Revenue − COGS − Fees − Expenses

Profit Margin RATIO

Profit as a percentage of revenue. Lets you compare a $9 item to a $90 item fairly.

(Profit ÷ Revenue) × 100

Break-Even TARGET

The sales volume where total revenue exactly covers total cost. Below it you lose; above it you profit.

Fixed Costs ÷ Profit per Unit

QUICK TEST

If you can explain the difference between **gross** and **net** profit, and why **margin** matters more than raw profit when comparing products, you're ready for every worksheet in this book.

Platform fees at a glance

What each channel takes before you ever see the money.

Fees are the most overlooked profit leak because they are deducted before your payout ever lands. Use this table to estimate them, then confirm the live rates in your own dashboard — platforms revise pricing frequently.

PLATFORM	LISTING / PLAN	SALES FEE	PAYMENT	WATCH-OUTS
Etsy	$0.20 listing	6.5% transaction	≈3% + $0.25	Offsite Ads 12–15% when triggered; optional Etsy Ads.
eBay	Insertion (250+ free)	≈13.25% final value	Included in FVF	+ $0.40 per order; varies by category; intl. fee.
Amazon FBA	$39.99/mo Pro plan	8–17% referral (≈15%)	Included	+ FBA pick/pack & size-based fees; monthly storage.
Amazon KDP	None	Royalty 60% / 70%	Included	Paperback: royalty − print cost. eBook 70% in $2.99–9.99.
Shopify	$39/mo Basic plan	—	2.9% + $0.30	+2% if not using Shopify Payments; lower % on higher plans.
Print-on-Demand	Varies by app	Base cost per item	≈2.9% + $0.30	Provider base cost is your COGS; you keep price − base − fees.

Typical published rates, rounded, as of 2025. Categories, regions, and promotions change these. Verify before relying on a figure.

HOW TO READ IT

Add the **per-sale percentages** (transaction + processing + any ads share) to find your effective fee rate. On Etsy that's roughly **9–10%** before Offsite Ads, and higher when an Offsite Ads sale triggers.

For KDP and POD, the platform's cut is built into the base cost — treat that base cost as your COGS in this workbook.

RULE OF THUMB

Plan for fees to consume **10–18%** of revenue on most marketplaces once everything is counted.

If your effective fee rate climbs above **20%**, ads or shipping subsidies are usually the cause — flag it in the Fee Tracker.

Healthy margins by model

Gross and net ranges to benchmark yourself against.

There is no single "good" margin — it depends on your model. Use these ranges as a sanity check, not a verdict. The goal is to know where you sit and to move the number in the right direction over time.

BUSINESS MODEL	GROSS MARGIN	NET MARGIN	NOTES
Handmade / craft	50–70%	20–35%	High labor; price for your time, not just materials.
Print-on-Demand	20–40%	8–20%	Thin base margins; win on volume & design, not price.
Resale / eBay	15–35%	10–20%	Sourcing cost & condition drive everything.
Amazon FBA	25–40%	10–20%	Fulfillment + storage fees compress net hard.
KDP paperback	30–45%*	30–45%*	*Royalty rate after print cost ≈ your margin.
Shopify (own store)	40–65%	15–30%	No marketplace cut, but you pay for traffic.

General industry guideposts for small online sellers, 2025. Your costs and pricing power vary — track your own actuals in the worksheets ahead.

READING YOUR NET MARGIN

Under 10% — fragile. One fee hike or refund wave erases it. Investigate.

10–20% — healthy for most online sellers. Sustainable and reinvestable.

20%+ — strong. Protect it; resist over-discounting.

MARGIN BEATS VOLUME

Raising price 10% often adds more profit than selling 10% more units — because the extra units carry COGS, fees, and shipping, and the extra price carries almost none.

You'll prove this for yourself on the Margin and Break-Even worksheets.

Revenue tracker

Record what came in — gross, by channel, before any deductions.

Revenue is the top of the equation and the easiest figure to overstate. Record the **gross amount the buyer paid** — item price plus any shipping they covered — before fees are deducted. Fees and refunds are handled on their own pages, so resist netting them out here.

WHAT COUNTS AS REVENUE

- [ ] Item price paid by the buyer
- [ ] Shipping the buyer paid toward the order
- [ ] Gift wrap or add-on charges
- [ ] Tips, where a platform allows them

WHAT DOES NOT

- [ ] Sales tax you merely collect & remit
- [ ] Platform fees (tracked on p.12)
- [ ] Refunds & cancellations (subtract separately)
- [ ] Loans, transfers, or owner deposits

WORKED EXAMPLE — ONE WEEK, MAPLE & CO.

DAY · CHANNEL	ORDERS	REVENUE
Mon · Etsy	7	$182.00
Wed · Etsy	5	$143.00
Thu · Shopify	3	$96.00
Sat · Etsy	9	$241.00
Week total	**24**	**$662.00**

Average order value = $662 ÷ 24 = **$27.58**. Track AOV monthly; lifting it is one of the fastest paths to more profit.

HABIT THAT SAVES HOURS

Enter revenue **weekly** straight from each platform's order or payout report. Note the channel on every line so you can later see which marketplace truly pays best after its fees.

Revenue tracker — worksheet

MONTHLY REVENUE LOG — MONTH: ____________________

DATE	PRODUCT / SKU	CHANNEL	ORDERS	GROSS REVENUE
TOTALS				

☐ Blank = you fill in ■ Worked example ■ Benchmark

TOTAL ORDERS	TOTAL REVENUE	AVG. ORDER VALUE
—	$—	$—

CHANNEL SPLIT — WHERE DID REVENUE COME FROM?

ETSY	EBAY / AMAZON	SHOPIFY / OTHER
____________	____________	____________

Expense tracker

Two buckets: costs that scale per unit, and costs that don't.

Expenses split into two kinds, and keeping them separate is what makes the Break-Even worksheet work later. **Direct costs (COGS)** rise with each unit you sell. **Operating expenses** are the fixed monthly costs of running the shop whether you sell one item or a thousand.

DIRECT COSTS · COGS

- [ ] Materials, blanks, or wholesale cost
- [ ] Print / production cost (POD & KDP)
- [ ] Outbound shipping & postage
- [ ] Per-order packaging inserts

OPERATING EXPENSES · OVERHEAD

- [ ] Subscriptions & platform plans
- [ ] Software & design tools
- [ ] Advertising & marketing
- [ ] Studio rent, insurance, your wage

WORKED EXAMPLE — MAPLE & CO., ONE MONTH

EXPENSE	TYPE	AMOUNT
Wax, wicks, jars, fragrance	COGS	$1,640
Outbound shipping	COGS	$1,060
Mailers & packaging stock	Overhead	$160
Etsy + Shopify subscriptions	Overhead	$78
Design & bookkeeping software	Overhead	$52
Ads (Etsy + Meta)	Overhead	$120
Total expenses		**$3,110**

COGS = $2,700 · Overhead = $410. Keep the split — you'll reuse both numbers on pp. 14 & 18.

DON'T FORGET YOURSELF

If you pay yourself a wage or draw, list it as overhead. A "profit" that only exists because your own labor is free isn't real profit — it's an unpaid job.

Expense tracker — worksheet

MONTHLY EXPENSE LOG — MONTH: ____________________

DATE	EXPENSE DESCRIPTION	TYPE (COGS / OVERHEAD)	AMOUNT
COGS subtotal (direct, per-unit)			
Overhead subtotal (fixed, monthly)			
TOTAL EXPENSES			

BENCHMARK CHECK

For a healthy small shop, fixed **overhead** often runs **8–15%** of revenue. If yours is higher, a subscription or ad spend is likely outpacing the sales it generates — tag it for the Improvement Plan.

CARRY THESE FORWARD

COGS this month $______________

Overhead this month $______________

Fee tracker

The cut that's gone before your money lands — made visible.

Fees deserve their own page because they hide. They're skimmed from your payout automatically, so they never feel like "spending" — yet they're often a seller's third-largest cost. Logging them turns an invisible leak into a number you can manage.

TYPICAL FEE COMPONENTS TO CAPTURE

FEE TYPE	TYPICAL
Listing / insertion	$0.20 ea
Transaction / final-value	6.5–13%
Payment processing	~3% + $0.25
Referral (Amazon)	8–17%
Ads (Offsite / PPC)	12–15%*
Currency / payout	~1–2%

*Only on ad-attributed sales. Confirm live rates in your dashboard.

WORKED EXAMPLE — THE $24 ETSY CANDLE

Listing fee	$0.20
Transaction 6.5% × $24	$1.56
Processing 3% × $24 + $0.25	$0.97
Total fees on this sale	**$2.73**
Effective fee rate	11.4%

If an Offsite Ads charge of 12% ($2.88) applied, fees would jump to **$5.61 — a 23.4% rate**. That single distinction decides whether the sale is healthy.

FIND YOUR EFFECTIVE RATE

Each month: **Total fees ÷ Total revenue × 100**. Watch the trend. A creeping rate usually means ads or international orders are growing faster than you priced for.

Fee tracker — worksheet

MONTHLY FEE LOG — MONTH: ____________________

DATE / ORDER	CHANNEL	FEE TYPE	SALE VALUE	FEE AMOUNT
TOTAL FEES				

TOTAL FEES

$—

EFFECTIVE RATE

—%

Fees ÷ Revenue × 100

READ YOUR RATE

Under 12% — typical & healthy for marketplace selling.

12–18% — normal once ads are running; keep an eye on it.

Over 18% — investigate ads, offsite charges, or currency fees.

Monthly profit worksheet

Three tracked totals become one bottom line.

This is where the trackers pay off. Pull your three monthly totals — revenue, fees, and expenses (split into COGS and overhead) — into one statement and the bottom line appears. Here is Maple & Co.'s month, using the numbers from the previous pages.

WORKED EXAMPLE — MAPLE & CO.

Gross revenue	$4,820.00
– COGS (materials + shipping)	$2,700.00
Gross profit	**$2,120.00**
– Platform & payment fees	$548.00
– Operating expenses	$410.00
Net profit	**$1,162.00**
Net profit margin	24.1%

HOW TO READ THIS MONTH

A **44% gross margin** means the products are priced well above their make cost. After fees and overhead, **24.1%** stays as net profit — comfortably in the strong band from p.7.

Fees ate **11.4%** of revenue and overhead **8.5%** — both inside healthy ranges, so there's no single leak to plug. Growth here comes from raising AOV or lifting price, not from cost-cutting.

NET PROFIT
$1,162

NET MARGIN
24%

THE ONE-MINUTE VERSION

Revenue – COGS – Fees – Overhead = Net Profit. Four numbers you already tracked. Do this every month and you'll never be surprised by your own business again.

Monthly profit worksheet — blank

MONTHLY PROFIT STATEMENT — MONTH: ____________________

LINE ITEM	SOURCE	AMOUNT
Gross revenue	from p.9	
– COGS (materials + shipping)	from p.11	
= Gross profit		
– Platform & payment fees	from p.13	
– Operating expenses (overhead)	from p.11	
= NET PROFIT		
Net profit margin (Net profit ÷ Revenue × 100)		%

NET PROFIT	NET MARGIN	VS. LAST MONTH
$—	—%	±—

SET ASIDE BEFORE YOU SPEND IT

Taxes & reserve — recommended 25–30% of net profit set aside: $_______________

One sentence on this month:

____

SECTION 09 · CALCULATE IT

Profit margin calculator

The percentage that lets a $9 item and a $90 item compete fairly.

Margin turns dollars into a percentage so you can compare products and months fairly. A $9 profit on a $24 candle (38%) is a very different business from a $9 profit on a $90 order (10%). Always know both your **per-product** margin and your **whole-shop** margin.

THE TWO FORMULAS

Gross margin %
= (Revenue − COGS) ÷ Revenue × 100

Net margin %
= Net profit ÷ Revenue × 100

MARGIN HEALTH (NET)

Strong	20%+
Healthy	10–20%
Fragile	Under 10%

WORKED EXAMPLE — PER PRODUCT

Sale price	$24.00
COGS	$6.80
Gross margin	71.7%
Fees + shipping	$8.03
Net margin	**38.2%**

The 33-point drop from gross to net is the cost of selling the candle. That's normal — but if net margin falls below ~15% here, the product needs a price or cost fix.

Markup ≠ margin. A 2× markup ($6.80 → $13.60) is only a 50% margin. Always price from the margin you need, then check the markup — not the other way around.

Profit margin calculator — worksheet

PER-PRODUCT MARGIN CALCULATOR

PRODUCT / SKU	PRICE	COGS	FEES+SHIP	NET PROFIT	GROSS %	NET %

Net profit = Price − COGS − Fees − per-unit shipping. Gross margin = (Price − COGS) ÷ Price × 100. Net margin = Net profit ÷ Price × 100.

WHOLE-SHOP MARGIN THIS MONTH

Revenue $____________ Net profit $____________

Net margin = _________ %

IF MARGIN IS LOW, IN ORDER:

1. Raise price (test +5–10%).
2. Lower COGS (source / batch).
3. Cut fees & shipping subsidy.

Break-even worksheet

The exact sales line between losing money and making it.

Break-even is the line between losing and earning: the number of sales that exactly covers your fixed monthly costs. Below it you're paying to run your shop; above it, every sale is profit. Knowing the number makes goals concrete and pricing decisions obvious.

THE FORMULA

Profit per unit
= Price − (COGS + per-unit fees + shipping)

Break-even units
= Fixed monthly costs ÷ Profit per unit

"Profit per unit" is also called your **contribution margin** — the slice of each sale that's left to cover fixed costs and then become profit.

WORKED EXAMPLE — MAPLE & CO.

Price	$24.00
− COGS	$6.80
− Per-unit fees	$2.73
− Shipping	$5.30
Profit per unit	**$9.17**
Fixed costs / month	$620.00
Break-even	**68 units**

68 units × $24 = **$1,632 in revenue** just to break even. Unit 69 onward earns $9.17 each in true profit.

WHAT IT UNLOCKS

Raise price to $26 and profit per unit becomes $11.17 — break-even drops to **56 units**. A $2 price change just cut the work needed to be profitable by 18%. This is why margin beats volume.

Break-even worksheet — fill in

STEP 1 · PROFIT PER UNIT

Selling price	$
– COGS	$
– Per-unit fees	$
– Shipping per unit	$
= Profit per unit	**$**

STEP 2 · FIXED MONTHLY COSTS

Subscriptions & plans	$
Software & tools	$
Rent / insurance / wage	$
Other fixed	$
= Fixed costs	**$**

STEP 3 · BREAK-EVEN

Break-even units
= Fixed costs ÷ Profit per unit

UNITS TO BREAK EVEN

—

REVENUE TO BREAK EVEN

$—

units × price

STRESS-TEST IT

Re-run with price **+$2**: new break-even = ________ units.

Re-run with COGS **−10%**: new break-even = ________ units.

Best product tracker

Find the quiet winners and feed them.

Your best products aren't always your best sellers. Rank by **net profit** and **net margin**, not units, and you'll often find a quiet item earning more than a popular one. Each month, list your top performers and decide how to give them more room.

TOP PROFIT PERFORMERS — MONTH / QUARTER: ____________________

RANK	PRODUCT / SKU	UNITS	REVENUE	NET PROFIT	NET %	NEXT MOVE

Rank by net profit; break ties with net margin. Pull figures from the Margin worksheet (p.17).

WHAT "BEST" REALLY MEANS

A bestseller at 8% margin can earn less than a steady item at 35%. Profit, not popularity, decides where your time goes.

Look for products that are **high-margin and repeatable** — those are your growth engine.

DOUBLE DOWN — ACTION PLAN

- [ ] Make these the hero of your shop banner & ads
- [ ] Create variations or bundles of the winner
- [ ] Raise price 5–10% and watch conversion
- [ ] Restock early — never let a winner sell out

Worst product tracker

Spot the drains. Fix, reprice, or retire.

Every shop has them: products that sell but barely profit, or lose money once fees and shipping are counted. They tie up cash, storage, and listing time. Name them honestly here, then fix, reprice, or retire each one.

LOWEST PROFIT PERFORMERS — MONTH / QUARTER: ____________________

RANK	PRODUCT / SKU	UNITS	REVENUE	NET PROFIT	NET %	FIX / CUT?

Rank from worst up. A negative net profit means you pay the buyer to take it — act first on those.

THE FIX-OR-CUT TEST

Can a **price rise** or **cheaper shipping** get it above 15% net? If yes — fix it.

If not, and it isn't bringing in new customers, **retire it** and reinvest the listing slot in a winner.

DECISION — ACTION PLAN

- [ ] Raise price and re-test demand
- [ ] Switch to lighter / cheaper packaging
- [ ] Bundle with a winner to lift the order value
- [ ] Discontinue & clear remaining stock

Monthly review

Twenty minutes that compound all year.

THE MONTH IN NUMBERS

Revenue	$
Net profit	$
Net margin	%
Orders	
Avg. order value	$
Effective fee rate	%
vs. goal (p.27)	**±**

BEST & WORST PRODUCT

Winner:

Drain:

THREE WINS THIS MONTH

- [ ]
- [ ]
- [ ]

ONE THING THAT HURT PROFIT

ONE CHANGE FOR NEXT MONTH

MAKE IT A RITUAL

Same day each month, 20 minutes, this page. Consistency turns numbers into instinct — soon you'll feel a margin slip before the spreadsheet shows it.

Quarterly review

Step back far enough to see the trend, not the noise.

QUARTER AT A GLANCE — QUARTER: __________ YEAR: __________

PERIOD	REVENUE	COGS	FEES	NET PROFIT	NET %
Month 1					
Month 2					
Month 3					
QUARTER TOTAL					

TREND — IS PROFIT RISING?

Margin up & revenue up = scaling well

Compare net margin across the three months. Rising margin on flat revenue means your pricing & cost work is paying off. Rising revenue on falling margin is a warning — you're buying growth with profit.

TOP & BOTTOM PRODUCTS OF THE QUARTER

Best: ______________________________

Worst: ______________________________

STRATEGIC ADJUSTMENTS FOR NEXT QUARTER

- [ ] ______________________________
- [ ] ______________________________
- [ ] ______________________________

QUARTERLY QUESTIONS

Which channel earns most after its fees?

Where did overhead creep up?

What will I stop doing next quarter?

Annual profit summary

Twelve months on one page — the view that drives next year.

THE YEAR IN PROFIT — YEAR: ____________________

MONTH	REVENUE	COSTS	FEES	NET PROFIT	NET %
January					
February					
March					
April					
May					
June					
July					
August					
September					
October					
November					
December					
YEAR TOTAL					

ANNUAL REVENUE

$—

ANNUAL NET PROFIT

$—

AVG. NET MARGIN

—%

BEST MONTH

—

BEST QUARTER

—

VS. LAST YEAR

±—

YEAR-END REMINDERS

Confirm you set aside **25–30%** of net profit for tax.

Export platform 1099-K / payout reports to match this summary before filing.

ONE GOAL FOR NEXT YEAR

Profit improvement plan

Diagnose the leak, pull the right levers, commit to 90 days.

You can't improve a number you don't aim at. Start by diagnosing where profit leaks today, then pick the **two or three levers** with the biggest payoff. Trying everything at once tells you nothing; changing a few things deliberately tells you what works.

STEP 1 · DIAGNOSE — CIRCLE YOUR BIGGEST LEAK

SYMPTOM CHECK

- [ ] Gross margin below the p.7 range for my model
- [ ] Net margin under 10%
- [ ] Effective fee rate over 18%
- [ ] Shipping eating more than I priced for
- [ ] Overhead above 15% of revenue
- [ ] Best products selling out / under-stocked

LIKELY CULPRIT

Low **gross** margin → price or COGS.

Healthy gross, low **net** → fees or shipping.

Good margins, low **profit** → too few sales (see Break-Even).

Profit fine, cash tight → overhead or unsold stock.

STEP 2 · CHOOSE YOUR LEVERS

LEVER	HOW	PROFIT IMPACT	WATCH
Raise price	Test +5–10% on best-sellers	Highest — adds margin on every unit	Watch conversion for 2 weeks
Lift AOV	Bundles, free-ship thresholds, add-ons	High — spreads fixed cost over bigger orders	Pair a winner with a slow item
Cut COGS	Bulk-buy, new supplier, batch production	Medium–High	Re-check after every 200 units
Reduce fees	Trim ads, fix offsite triggers, fewer relistings	Medium	Recalculate effective fee rate
Cut shipping	Right-size mailers, regional rates, raise free-ship bar	Medium	Often the hidden #1 leak
Retire drains	Drop sub-10% products (p.21)	Frees time & cash	Reinvest the listing slot

Profit improvement plan — 90 days

90-DAY PROFIT ACTION PLAN

#	ACTION I WILL TAKE	LEVER	OWNER	BY WHEN	DONE
1					
2					
3					
4					

Limit yourself to 3–4 actions. Fewer, finished actions beat a long list of started ones.

TARGETS — FROM / TO

METRIC	NOW	90-DAY GOAL
Net margin	%	%
Net profit / mo	$	$
Avg. order value	$	$
Effective fee rate	%	%

PROJECTED IMPACT — DO THE MATH

If I raise price ______% on _________ units, profit rises about $__________/mo.

If I cut shipping $_______/order across _______ orders, that's $_________/mo.

REVIEW DATE

Put the 90-day check on your calendar now:

____

Profit goal tracker

One target, twelve checkpoints, zero surprises.

A goal you can see is a goal you hit. Set one annual net-profit target, divide it into monthly targets, and track actual against target every month. Watching the gap close — or open — keeps the whole workbook in motion.

SET THE TARGET

Annual net-profit goal $______________

÷ 12 = monthly target $____________

Why this number matters to me:

____

____

MAKE IT REAL

Back into it: at your current net margin, what revenue does the goal require?

Goal ÷ net margin % = revenue needed = $__________. Compare to your break-even on p.18.

SHADE THE BAR

Fill each month's progress bar to actual ÷ target. A wall of full bars is the most motivating page in this book.

MONTHLY TARGET VS. ACTUAL

MONTH	TARGET	ACTUAL NET PROFIT	RUNNING TOTAL	PROGRESS TO MONTHLY TARGET
Jan	$	$	$	
Feb	$	$	$	
Mar	$	$	$	
Apr	$	$	$	
May	$	$	$	
Jun	$	$	$	
Jul	$	$	$	
Aug	$	$	$	
Sep	$	$	$	
Oct	$	$	$	
Nov	$	$	$	
Dec	$	$	$	
YEAR	**$**	**$**	**$**	

THE HABIT, NOT THE HUSTLE

Profit is a practice, not a one-time number.

You now have one system for every channel you sell on. Track monthly, calculate honestly, rank your products, review the trend, and improve a few things at a time. Do that for a year and the difference won't be luck — it'll be the workbook.

YOUR MONTHLY LOOP

Track revenue, expenses & fees as you go → **Calculate** profit, margin & break-even → **Rank** best & worst products → **Review** & pick one change → repeat.

Quarterly, zoom out. Annually, total it up and reset the goal.

Keep what you earn.