Your cash-flow plan

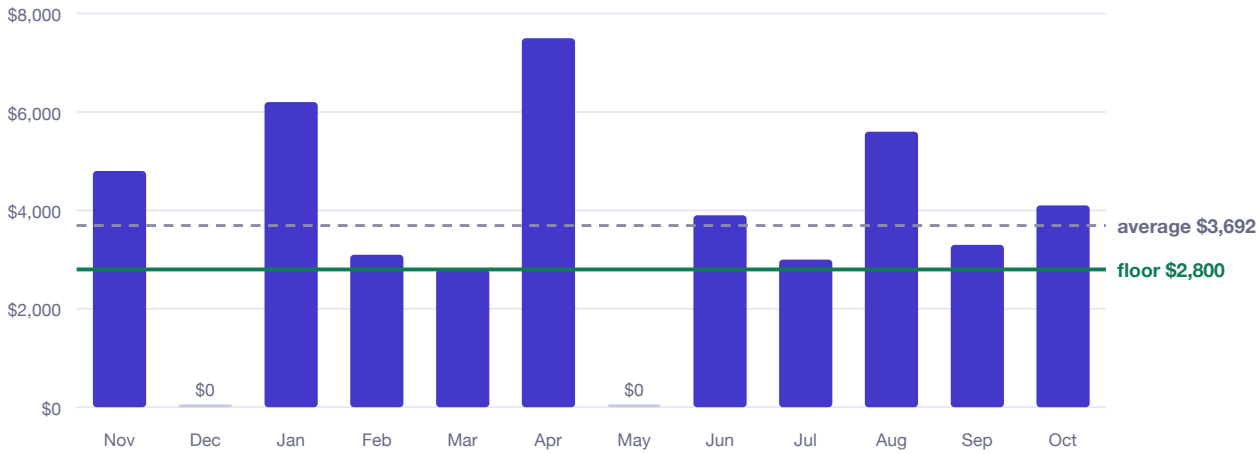
Prepared for A., futures prop trader (example) · 16 November 2026 · built from 12 months of payouts and spending, Nov 2025 to Oct 2026

Example only. The trader and every figure are invented to show what a plan looks like.

You live on about $2,658 a month, but after tax you can count on $2,100. The gap is carried by good months, and the plan below makes that safe.

Income floor	**$2,800 a month**	You reached this or more in 10 of 12 months. Your average, $3,692, was missed in 6.
Essential floor	**$1,900 a month**	What your life costs before anything optional, as a fixed sum.
Buffer target	**$16,300**	Your most expensive six months in a row. Today's $3,800 covers 1.4 months.
Tax set-aside	**25% of each payout**	A planning rate for this example. The real share depends on your country and how you declare; your accountant confirms it.
Monthly salary	**$2,000 on the 1st**	The floor after tax, less a $100 buffer top-up. The same amount every month.
Buffer full in	**17 months**	With everything above the floor going to the buffer first. Then the salary can rise towards $2,769.

Your twelve months of payouts



Dark bars are months at or above the floor; pale bars fell below it. The dashed line is the average you have been living by.

How the numbers were found

Income floor: $2,800

Your payouts over the 12 months add up to $44,300, an average of $3,692 a month. They came from two funded accounts. Nothing came in during Dec 2025 and May 2026, and the third-lowest month was Mar 2026 with $2,800. You reached that figure or more in 10 months of 12, so it is the amount a life can be planned on. The average is not: you were below it in 6 months.

Essential floor: $1,900

Rent	$950
Food	$420
Utilities and phone	$130
Insurance	$110
Debt minimums	$140
Evaluation fees, a fixed fund	$150
Total	**$1,900**

These are the costs you named as impossible to skip, checked against what your statements show for each. They are priced as a fixed sum on purpose: a percentage of an uneven income is a number that moves every month.

Buffer target: $16,300

Your spending averaged $2,658 a month. The most expensive six months in a row were Mar 2026 to Aug 2026: $16,300. A buffer of that size would have carried you through any half-year of the last twelve with no payouts at all. Today you hold $3,800, which is 1.4 months.

Tax set-aside: 25%

A planning rate for this example. The real share depends on your country and how you declare; your accountant confirms it. On these twelve months that is $11,075 that was never yours to spend.

Monthly salary: $2,000

The floor of $2,800 less 25% tax leaves $2,100. Of that, $100 goes to the buffer and $2,000 is your pay. It covers your essentials of $1,900 with $100 to spare, and it is $658 below what you spend today. That difference is what the buffer costs you until it is full.

Budgeting and tax organisation only. No trading, strategy or investment advice. Tax figures are for you to confirm with your accountant.

The monthly routine

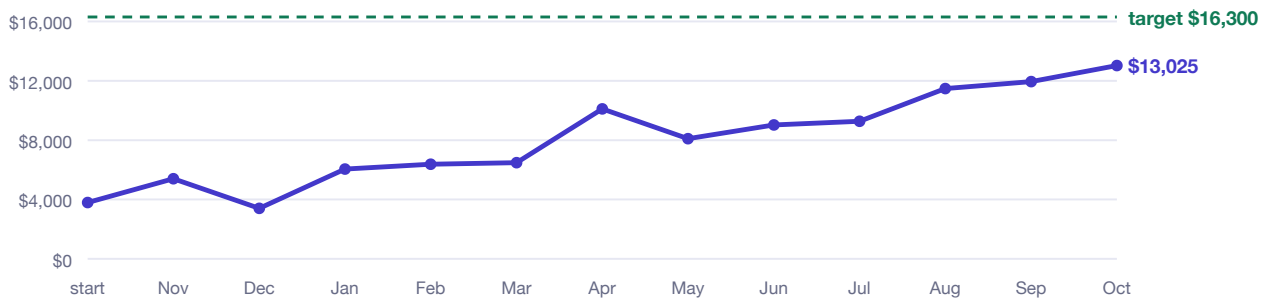
1. **A payout lands:** move 25% of it to the tax account the same day.
2. **On the 1st:** move $2,000 to your personal account, whatever the month did.
3. **Anything above that, after tax:** to the buffer until it holds $16,300. Then to your evaluation fund, then to a salary raise.
4. **A dry month:** the salary comes from the buffer. Nothing else changes.
5. **Once a quarter:** work out the floor again on the latest twelve months. Raise the salary only if the floor rose and the buffer is full.

Your best month, Apr 2026
Payout $7,500. Tax account $1,875. Salary $2,000, as always. Buffer +$3,625.

A dry month, Dec 2025
Payout $0. Tax account $0. Salary $2,000, as always. Buffer −$2,000.

The same twelve months, lived by this plan

Had you followed the routine from Nov 2025, your buffer would have gone from $3,800 to $13,025. Its lowest point would have been $3,400 in Dec 2025, and it would never have run out.



MONTH	PAYOUT	YOU SPENT	TAX MOVED	BUFFER UNDER THE PLAN
Nov 2025	$4,800	$2,650	$1,200	$5,400
Dec 2025	$0	$2,900	$0	$3,400
Jan 2026	$6,200	$2,500	$1,550	$6,050
Feb 2026	$3,100	$2,450	$775	$6,375
Mar 2026	$2,800	$2,600	$700	$6,475
Apr 2026	$7,500	$3,100	$1,875	$10,100
May 2026	$0	$2,400	$0	$8,100
Jun 2026	$3,900	$2,550	$975	$9,025
Jul 2026	$3,000	$2,700	$750	$9,275
Aug 2026	$5,600	$2,950	$1,400	$11,475
Sep 2026	$3,300	$2,500	$825	$11,950
Oct 2026	$4,100	$2,600	$1,025	$13,025

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Three moves for the next 90 days

1. This week: open a separate account for tax and name it so. Move 25% of your next payout into it on the day it lands, before anything else.
2. Before the 1st of next month: set a standing order of $2,000 from the account your payouts arrive in to your personal account. Live on the personal account only.
3. For the next 90 days: buy evaluations only from the $150 monthly fund. Everything a payout leaves after tax and salary goes to the buffer until it holds $16,300.

What changes when the buffer is full

At about 17 months, if your payouts keep their pattern, the buffer reaches $16,300. From then on a salary of up to $2,769 is supportable, because that is your average payout after tax and the buffer absorbs the months that fall short.

What this plan assumes

- The next twelve months look broadly like the last twelve. If a funded account is lost or added, send me the new figures and I will rework the floor.
- The statements you sent show all your income and spending. Cash or money from family that is not in them would change the numbers.
- The tax rate is a planning figure, not a filing. Your accountant sets the real one.

What happens next

Questions about anything in this plan are included for 14 days: send them by message. In 30 days I will check in with you in writing and ask three things: was the tax share moved on every payout, was the salary paid on the 1st, and what does the buffer hold.

The boundary. This plan organises your budget and your tax reserve. It contains no recommendation to buy, sell or hold any instrument, and nothing about how you trade.