LoftyBiz Full-Time Gate Worksheet

Write your fixed hours, then write three numbers you must hit before you leave your job. Sign it, date it, and check it at the end of every month.

Example figures. General education, not financial, legal or tax advice. Results vary. These are examples, not promises.

1. Your fixed weekly hours

A side business works best when the hours are written down. Choose evenings and weekend blocks you can keep, and treat time outside those hours as closed.

Day	Start	End	Hours	What you will work on
Total hours this week (target)				

Example (Dagny, furniture restoration, Madison — an illustration, not a promise): Tuesday and Thursday 7–9 p.m., plus Saturday mornings. About 10 hours a week.

2. Your one simple offer

Write the work you will say yes to, and the work you will decline. A short, repeatable offer is easier to price and easier to fit around a job.

I will offer	I will not offer	Price (write yours)

Example (illustration only): Dagny restored dressers at about $450 and side tables at about $120, in three set finishes, with no custom colours. Rafael photographed events at about $600, then added weekday headshots as a steadier second offer.

3. Write your gate — three numbers

Write the numbers before you need them. Do not keep the gate only in your head, where it quietly moves. These are your numbers, not anyone else's, and they are not a promise of a result.

Gate number	The rule	My number	Why I chose it
1. Steady months	How many months in a row must the business bring in at least your take-home pay from the job?		
2. Savings cover	How many months of household costs will you hold in a separate account, untouched? Include hidden costs such as insurance, taxes and equipment.		
3. Pipeline	How many months of confirmed, deposit-paid bookings must be in the calendar on the day you resign?		

Example (Rafael, event photography, El Paso — an illustration, not a promise): six months in a row at or above about $3,200; about $21,000 saved (six months of household costs, including health insurance); at least three months of confirmed, deposit-paid bookings.

4. Monthly check

At the end of every month, colour each number green or red. No arguing with it, and no rounding up. If a number is red, pick one small action for the next month. Keep confirmed bookings and follow-ups in Systex (our own product, at loftybiz.net) so the pipeline is a count, not a guess.

Month	Money in	Hours	Take-home target met?	Steady-month count	Savings held	Confirmed bookings (months)	Green or red?	One action if red

5. Sign, date, and do not move the line

Sign the gate on the day you write it. If you later want to change a number, write the new number, the date, and why, on a new line — do not quietly lower it after one strong month.

Written on (date)	Signature	I will not hand in my notice until all three numbers are green at the same time.
If I change a number later	New number and date	Why I changed it

A side business is a smart first stage, as long as it has fixed hours, one clear offer and a monthly record. Then let a written gate decide when you leave. One great month is a good sign, not a green light. These are examples, not promises.

Systex is our own product. You can find Systex at loftybiz.net. This worksheet is general business education, not financial, legal or tax advice.