

The Gig Money Split

A simple system so every gig, lesson and session fee has a job the day it lands. No spreadsheets degree needed.

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The split

Every time money lands, split it the same day. Here's a \$300 gig as an example.

EXAMPLE

Bucket	%	\$300 gig	Why
Taxes	25–30%	\$75–90	Set aside before you see it as yours
Giving	10%	\$30	If you give, make it first, not leftover
Gear + business	10%	\$30	Strings, software, repairs, upgrades
Savings	10%	\$30	Emergency fund first (page 07)
You	Rest	\$120–135	Pay yourself on a schedule

Adjust the numbers, keep the habit

These percentages are a starting point. Your tax rate depends on where you live and how much you earn, so check with a tax professional. The habit of splitting on day one is what matters.

Fill one row per payment this month.

[illegible]

If it isn't split, it isn't spent. Don't touch a fee until it's been moved into its buckets.

The account setup

Separate money you earn from money you live on. You can set this up in an afternoon.

- 1

Income account
Every gig, lesson and session pays into this one. Nothing else.
- 2

Tax savings
A separate savings account. Move the tax % here the same day. Don't touch it.
- 3

Personal account
Pay yourself from Income into this on a set day (weekly or every two weeks). Live on this.
- +

Optional
A gear/business sub-account and an emergency savings account, if your bank lets you open them free.

WEEKLY MONEY DATE

- When

20 minutes, same day each week. Put it in your calendar.
- Do

Split new income, log expenses, send unpaid invoice reminders.
- Check

Is the tax account growing? Is anyone late paying you?

Your rate card

Know your numbers before someone asks “how much?”

FILL IN

Service	My rate	Includes
Performance (service / event)		e.g. 1 rehearsal + soundcheck
Extra rehearsal		Per hour or flat
Recording session		Per song or per hour
Lessons		Per hour / package of 4
Arranging / charts		Per song
Travel		Beyond ___ miles
Short-notice fee		Under 48 hours

SETTING IT

Floor	Monthly costs ÷ gigs you can do per month = your minimum per gig.
Count time	A “2-hour gig” is often 6+ hours with rehearsal, travel and setup.
Raise	Review your rates every year. Tell regular clients a month ahead.

Invoice + booking checklist

Professional paperwork gets you paid faster and booked again.

EVERY INVOICE HAS

- ☐ Your name / business + contact
- ☐ Client name + contact
- ☐ Invoice number + date
- ☐ Event, date and what you did
- ☐ Amount, deposit received, balance due
- ☐ Due date (7 or 14 days is common)
- ☐ How to pay you (bank, mobile money, link)

SAY THIS

"To lock in your date, I take a 50% deposit. The balance is due on the day. Cancellations within 7 days keep the deposit."

Booking terms

Agree them in writing (a text or email is fine) before the date. Send the invoice the same day you finish.

Track everything you spend for music. Ask a tax professional what you can claim where you live.

[illegible]

Gear + repairs · Strings, sticks,
reeds · Software + plugins ·
Subscriptions

Travel + mileage · Lessons +
courses · Phone / internet (music
share) · Stage clothes

Emergency fund ladder

Gigs get cancelled. Seasons go quiet. This fund means you never take a bad gig out of panic.

STEP 1 \$500 starter
Covers a repair or a cancelled weekend.

STEP 2 1 month
One month of essential costs: rent, food, transport, phone.

STEP 3 3 months
Now a slow month doesn't hurt.

STEP 4 6 months
Full peace of mind for freelance musicians.

MY TARGETS

My essential costs / month	1 month	3 months	6 months
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Note
General information, not financial advice. Talk to a qualified professional about your situation.

You're ready.

Set up your accounts this week. Future you will thank you.

NEXT · SHEET 5 OF 5

The Musician Body Check

Protect your ears, hands, back and mind, with a weekly self-check and an 8-minute stretch routine.

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