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# The Income Goal Worksheets

*Work backward from the income you want to the activity that produces it — so the goal becomes a number you can act on.*

"I want to make more money" is not a goal. It's a mood. A goal is a number that survives contact with your brokerage split, your expenses, your tax bill, and your average sale price — and still tells you what to do on Monday.

These three worksheets take one number and walk it backward through four translations, until it stops being an income figure and becomes an amount of activity. Most agents never make it past the first translation, which is why the goal stays a mood.

## THE THREE WORKSHEETS

**01** **The Income Reality Worksheet** — 15 MIN

*From what you want to keep, back through tax, expenses, and your split, to the gross commission income you actually need.*

**02** **The Closings Bridge** — 15 MIN

*From gross commission income to the number of closings — and what happens to that number when your price band moves.*

**03** **The Activity Bridge** — 20 MIN

*From closings to appointments to conversations. The translation almost nobody finishes.*

### Work these in pencil first

The first pass through Worksheet One is almost always wrong, because most agents underestimate business expenses by a wide margin and forget tax entirely. That's not a failure — it's the point of doing it on paper before doing it in a year.

### Two free calculators check your arithmetic

When you've finished Worksheets One and Two by hand, run the same numbers through the **GCI Goal Calculator** and the **Closing Goal Calculator** at soloagentacademy.com. Doing it by hand first is what makes the number yours; the calculators just confirm you didn't drop a decimal.

*Every figure in these worksheets is a planning estimate, not a projection of results. Gross commission income is shown before brokerage splits unless noted. Consult your own tax professional about set-aside percentages — the number here is a placeholder for planning, not tax advice.*

WORKSHEET ONE

# The Income Reality Worksheet

*Start with what you want to keep. Everything else is subtraction working in reverse.*

Most agents set a "goal" that's actually their take-home number. Gross commission income and take-home pay are separated by three things — tax, business expenses, and your split — and each one is larger than it feels.

| | | |
|---|---|---|
| A | **Income you want to take home**<br>*What lands in your personal account for the year, after everything* | |

DIVIDE BY (1 − YOUR TAX SET-ASIDE)

| | | |
|---|---|---|
| B | **Tax set-aside percentage**<br>*A placeholder for planning. Ask your tax professional for your real number.* | |
| C | **Pre-tax income needed**<br>*A ÷ (1 − B). If B is 25%, divide A by 0.75.* | |

## NOW ADD WHAT THE BUSINESS CONSUMES BEFORE YOU SEE ANY OF IT

| ANNUAL BUSINESS EXPENSES | AMOUNT | ANNUAL BUSINESS EXPENSES | AMOUNT |
|---|---|---|---|
| MLS and association dues | | CRM and software | |
| E&O and insurance | | Transaction and admin fees | |
| Marketing and advertising | | Flat brokerage fees | |
| Signage, photos, print | | Education, CE, licensing | |
| Auto, fuel, mileage | | Everything else | |

| | | |
|---|---|---|
| D | **Total annual business expenses**<br>*Add every box above. Then add ten percent, because something always got missed.* | |

ADD C + D

| | | |
|---|---|---|
| E | **Earnings needed before your split**<br>*What has to come to you after the brokerage takes its share* | |

DIVIDE BY THE PERCENTAGE YOU KEEP

| | | |
|---|---|---|
| F | **Percentage you keep after your split**<br>*On an 80/20, enter 80%. On a 100% or flat-fee plan, enter 100% and put the fee in expenses above.* | |
| G | **GROSS COMMISSION INCOME NEEDED**<br>*E ÷ F. This is your real number. Carry it to Worksheet Two.* | |

**If G made you uncomfortable, the worksheet worked**

The gap between a take-home number and the gross commission income behind it is usually forty to sixty percent, and almost every agent who has never done this exercise is planning against the smaller number. Better to meet that gap on a worksheet in January than in a conversation with yourself in October.

WORKSHEET TWO

# The Closings Bridge

*From gross commission income to a countable number of transactions.*

| | | |
|---|---|---|
| G | **GCI needed**<br>*Carried forward from Worksheet One* | |
| H | **Your average sale price**<br>*Your actual average, not the listings you wish you had* | |
| I | **Your commission rate per side**<br>*What you earn on one side of a transaction* | |

MULTIPLY H × I

| | | |
|---|---|---|
| J | **Gross commission per closing**<br>*What one transaction produces before your split* | |

DIVIDE G ÷ J, THEN ROUND UP

| | | |
|---|---|---|
| K | **CLOSINGS NEEDED THIS YEAR**<br>*Round up. There is no such thing as four-fifths of a closing.* | |

## THE PRICE BAND TEST — RUN THIS BEFORE YOU ACCEPT K

Working harder is one lever. Working in a different price band is the other, and it's the one most agents never test. Fill in three scenarios and see what actually moves the number.

| SCENARIO | AVERAGE SALE PRICE | GCI PER CLOSING | CLOSINGS NEEDED FOR G |
|---|---|---|---|
| **Today's average**<br>*What you actually did last year* | | | |
| **One band up**<br>*A realistic stretch, not a fantasy* | | | |
| **One band down**<br>*What happens if the market softens* | | | |

## SPLIT THE NUMBER BY SIDE

| | | |
|---|---|---|
| L | **Listing closings**<br>*K × 60%. The Solo Agent Academy planning mix is 60% listings, 40% buyers.* | |
| M | **Buyer closings**<br>*K × 40%* | |

### Why the mix is weighted toward listings

Listings are inventory. One listing produces visibility, buyer conversations, sign calls, neighborhood awareness, and opportunity that outlives the sale itself. A buyer closing produces a closing. Both matter — but only one of them keeps working after it's over.

If your actual mix runs the other way, use your real percentages here. The 60/40 is a planning standard, not a prescription.

*The 60/40 listing-to-buyer mix is a Solo Agent Academy planning standard used to build balanced targets. It is not an industry average and not a promise of results.*

WORKSHEET THREE

# The Activity Bridge

*From closings back to the only thing you actually control.*

This is where a goal becomes actionable or stays decorative. You cannot make a closing happen. You cannot make an appointment happen. You can have a conversation — and everything else on this page is downstream of that.

### STEP ONE — YOUR OWN APPOINTMENT RATIO

Use last year's actual numbers if you have them. Your own ratio beats any benchmark, including ours.

| | | |
|---|---|---|
| N | **Appointments held last year**<br>*Listing appointments and buyer consultations combined* | |
| O | **Closings last year**<br>*Both sides counted separately* | |
| P | **Appointments per closing**<br>*N ÷ O. If you don't have the data, leave this blank and track it for one quarter — then come back.* | |

### STEP TWO — THE ANNUAL TRANSLATION

| | | |
|---|---|---|
| K | **Closings needed this year**<br>*Carried forward from Worksheet Two* | |

MULTIPLY K × P

| | | |
|---|---|---|
| Q | **Appointments needed this year**<br>*Listing appointments and buyer consultations combined* | |

MULTIPLY K × 60

| | | |
|---|---|---|
| R | **INTENTIONAL CONVERSATIONS NEEDED THIS YEAR**<br>*The Solo Agent Academy planning standard is 60 intentional conversations to one closing.* | |

**What counts as an intentional conversation**

A two-way exchange with a real person about their situation, their timeline, or their market — initiated on purpose. Not a mass email. Not a social post. Not a like. A conversation you chose to have and could describe afterward.

**R is going to look enormous. That's the honest part.**

An agent planning twenty-four closings is looking at roughly 1,440 intentional conversations for the year. Spread across a working year that's a manageable daily rhythm; encountered as a single annual number it's overwhelming — which is exactly why most agents never do this calculation, and why goals quietly become moods.

Do not try to schedule R by hand right now. Getting this number down to a weekly rhythm calibrated to your closing tier is a different job, and it's the one the Edge Business Partner™ planner exists to do.

*The 60-to-1 conversation standard is a Solo Agent Academy planning benchmark, not an industry average and not a promise of results. Your own ratio will differ by market, niche, and stage of business. Track yours for a quarter and replace ours with it.*

FINISHING

# The plan on one page

*Copy the six numbers here. Put this page where you'll see it.*

| REF | THE NUMBER | MINE |
|---|---|---|
| A | Income I want to take home this year | |
| G | Gross commission income that requires | |
| K | Closings needed this year | |
| L / M | Split by side — listings / buyers | |
| Q | Appointments needed this year | |
| R | Intentional conversations needed this year | |

## THREE QUESTIONS BEFORE YOU COMMIT TO THIS

| | |
|---|---|
| **Does K fit the life I actually want?** *If hitting the number costs you the reason you wanted it, change the number now.* | |
| **Which lever am I pulling — volume or price band?** *Worksheet Two showed you both. Pick one on purpose.* | |
| **What has to be true for R to be possible?** *Not "work harder." A system, a rhythm, or a seat on your Quiet Team™.* | |

## CHECK YOUR ARITHMETIC

**Two free calculators at soloagentacademy.com**

The **GCI Goal Calculator** runs Worksheet One in reverse and confirms your number G. The **Closing Goal Calculator** confirms K and shows the steady pace behind it. Neither requires an email address.

## You now have the number. The rhythm is a different problem.

These worksheets end at an annual figure. The **Edge Business Partner™** planner turns it into a week — your closing tier, the conversation math calculated and paced across the quarter, the 13 Edge Actions™ tracked, and the review rhythm that catches a shortfall in February instead of November.

Free companions, no email required: the Weekly Focus Planner and the Daily Momentum Tracker.

**soloagentacademy.com**