PREMIER INDEPENDENT CARE

PROFESSIONAL IN-HOME ASSISTANCE

BUSINESS EARNINGS & FINANCIAL PLAN

This financial plan outlines the hourly rate structure, business overhead, tax reserves, and projected growth targets for **Premier Independent Care, LLC**. Operating as an independent caregiver service allows for strong profit margins while establishing a sustainable, professional rate structure.

1. HOURLY RATE BREAKDOWN

With a baseline client rate of **$40.00 per hour**, this structure subtracts active liability insurance overhead and a conservative 30% self-employment tax reserve before arriving at your net hourly take-home rate.

CATEGORY	AMOUNT (PER HOUR)	FINANCIAL DESCRIPTION
Gross Service Rate	**$40.00**	Standard rate billed to clients
Minus Insurance Expense	-$8.33	Business liability overhead allocation
Remaining Taxable Income	**$31.67**	**Net profit before tax deductions**
Minus Tax & Savings Reserve (30%)	-$9.50	Set aside for quarterly self-employment taxes
Personal Take-Home Rate	**$22.17**	**Your clean hourly earnings to yourself**

2. GROWTH & INCOME PROJECTIONS (20+ HOURS)

By targeting a minimum of **20 hours per week** and dividing those hours among multiple clients, the business generates strong weekly paychecks while maintaining a protected financial safety cushion.

WEEKLY HOURS	GROSS WEEKLY INCOME	WEEKLY TAX RESERVE (30%)	YOUR NET WEEKLY TAKE-HOME	ESTIMATED NET ANNUAL INCOME
20 Hours (Min)	$800.00	$190.00	**$443.40**	**$23,056.80**
25 Hours	$1,000.00	$237.50	**$554.25**	**$28,821.00**
30 Hours	$1,200.00	$285.00	**$665.10**	**$34,585.20**
35 Hours	$1,400.00	$332.50	**$775.95**	**$40,349.40**
40 Hours (Full)	**$1,600.00**	**$380.00**	**$886.80**	**$46,113.60**

💡 IMPORTANT BUSINESS RULES FOR SUCCESS

- **Separate Accounts:** Open a separate business bank account for Premier Independent Care, LLC. Deposit all client payments there, and instantly transfer 30% of each payment to a savings account for quarterly taxes.
- **Write-offs:** Keep all receipts for gasoline, auto maintenance, and caregiving supplies. Because you are an independent LLC, these business expenses can lower your taxable income at the end of the year!