

The Millionaire Trucker's Budget Planner

(Template + Walkthrough)

A Simple System to Track Fuel, Food, Truck Expenses & Investments!

A Free *TopTip* Report by Roy Eagan

This Report is a Supplemental **FREE** Download for the Book:

Driven: Inside the Mind of a Millionaire Truck Driver

INTRODUCTION: WHAT YOU DON'T TRACK, YOU CAN'T KEEP

As a Truck Driver, you're not just behind the wheel—you're running a business. Every mile you drive, every gallon you pump, and every dollar you spend impacts your bottom line. But the truth is, most Drivers don't have a simple, effective way to track where their money goes.

That ends today!

The Millionaire Trucker's Budget Planner is your all-in-one tool to track income, manage expenses, and build real wealth on the road. Whether you're a company Driver or an owner-operator, this system gives you clarity and control.

This guide includes:

- ✓ A digital budget planner template
- ✓ Step-by-step instructions
- ✓ Pro tips to keep more of what you earn

Let's get to it.

THE BUDGET BREAKDOWN – HOW IT WORKS

Your income is your seed. But if you don't manage it, it'll slip through your fingers. The Millionaire Trucker's Budget Planner helps you organize income and expenses into simple, powerful categories:

INCOME TRACKING

Gross Income: *Total before expense deductions.*

Net Income (Take-Home): *What you keep after taxes, fuel, maintenance, etc.*

Track Monthly:

Week	Gross Income	Net Income	Notes
1	\$ _____	\$ _____	_____
2	\$ _____	\$ _____	_____
3	\$ _____	\$ _____	_____
4	\$ _____	\$ _____	_____
Total	\$ _____	\$ _____	

EXPENSE TRACKING CATEGORIES

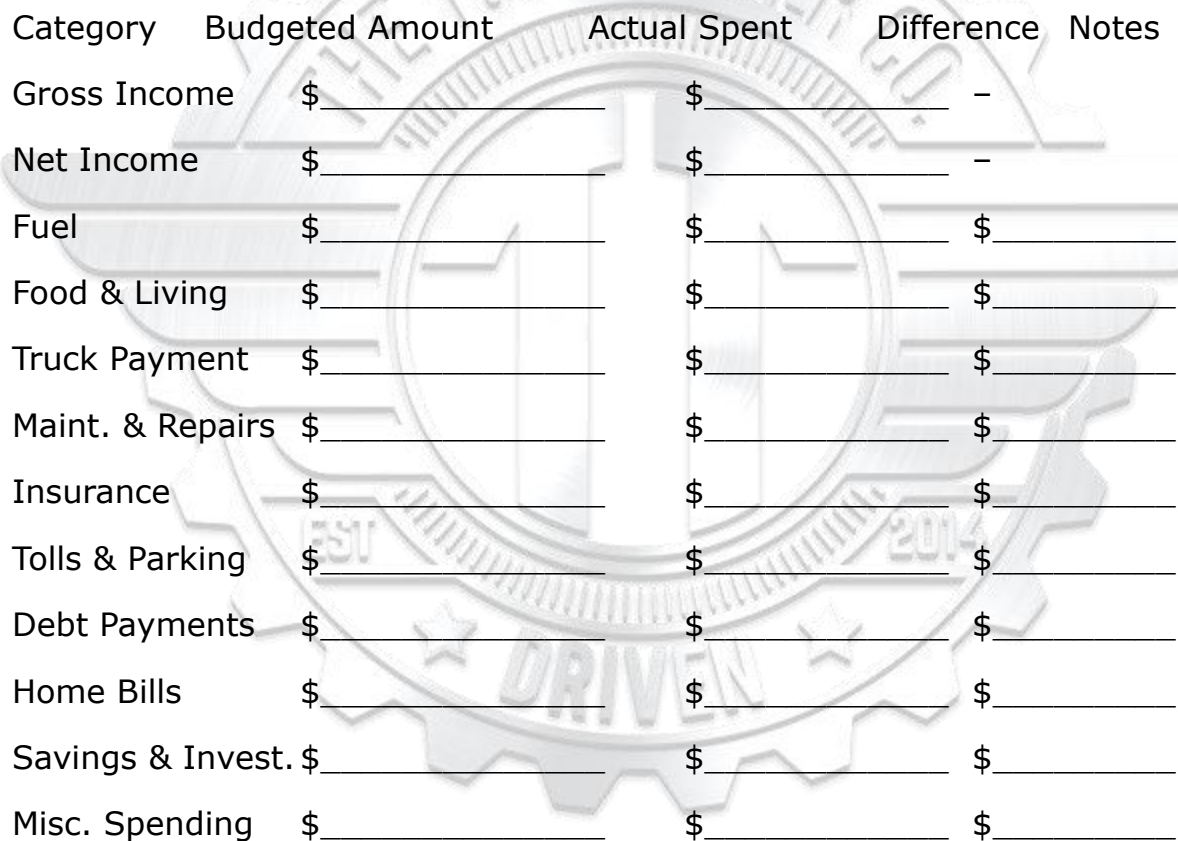
- *Fuel*
- *Food & Living (on the road)*
- *Truck Payments / Lease (Owner Operator)*
- *Maintenance & Repairs*
- *Insurance*
- *Tolls & Parking*
- *Home Bills*
- *Debt Payments (if any)*
- *Savings & Investments*

Each of these gets its own line in the budget sheet. Why? Because seeing where every dollar goes is how millionaires are made.

YOUR BUDGET TEMPLATE (BLANK)

You can print this page out weekly, monthly, or use the digital spreadsheet version.

THE MILLIONAIRE TRUCKER'S BUDGET TEMPLATE



Category	Budgeted Amount	Actual Spent	Difference	Notes
Gross Income	\$ _____	\$ _____	—	
Net Income	\$ _____	\$ _____	—	
Fuel	\$ _____	\$ _____	\$ _____	
Food & Living	\$ _____	\$ _____	\$ _____	
Truck Payment	\$ _____	\$ _____	\$ _____	
Maint. & Repairs	\$ _____	\$ _____	\$ _____	
Insurance	\$ _____	\$ _____	\$ _____	
Tolls & Parking	\$ _____	\$ _____	\$ _____	
Debt Payments	\$ _____	\$ _____	\$ _____	
Home Bills	\$ _____	\$ _____	\$ _____	
Savings & Invest.	\$ _____	\$ _____	\$ _____	
Misc. Spending	\$ _____	\$ _____	\$ _____	

TopTip:

1. Fill out the "budgeted" column at the start of the month.

2. Log actual expenses weekly.
3. Review monthly to tighten leaks and improve savings.

WALKTHROUGH – STEP BY STEP

STEP 1: SET YOUR INCOME GOALS

Use last month's pay to set a realistic weekly and monthly income target.
For example:

Goal: \$2,000/week net

Monthly Goal: \$8,000 net

Write this in the Income section.

STEP 2: PLAN YOUR EXPENSES

Review the previous month's expenses. Set a "budgeted" amount for fuel, food, maintenance, and more. Use conservative estimates.

STEP 3: TRACK WEEKLY

Every week, set aside 15 minutes (reset day is great for this) to fill in actual numbers:

- *Fuel costs from receipts*
- *Food spending from your bank app or log*
- *Tolls, parking, and misc. expenses*

TopTip: Save receipts or snap photos for easy tracking later.

REVIEW AND ADJUST

At the end of the month:

- *Add up your "Actual Spent" column*
- *Subtract from your income*
- *Celebrate wins (extra savings!)*
- *Adjust leaks (where did you overspend?)*

NOTE: *This last habit alone will instantly improve your money awareness.*

INVESTING LIKE A MILLIONAIRE TRUCKER

Budgeting is not just about saving—it's about growing. Highly profitable truckers don't just stack cash—they deploy it.

Where Should You Invest?

- *Emergency Fund: 3–6 months of expenses*
- *Retirement Account (Roth IRA or SEP IRA)*
- *Brokerage Account for Stocks or **Index Funds***
- *Courses & Certifications to expand income streams*
- *Truck Upgrades that improve MPG or safety (If Owner Operator)*

Suggested Savings Allocation

Income Bracket	Savings Goal	Investment %
\$4K–6K/month	Save \$1,000+	20–25%
\$6K–9K/month	Save \$2,000+	25–30%
\$10K+/month	Save \$3,000+	30–35%

Remember: A millionaire trucker doesn't spend like everyone else. He saves first, spends second.

CLOSING – BUDGETING IS YOUR FREEDOM TOOL

If you're a Driver with ambition, your truck isn't the only thing that needs to be well-maintained—your finances do too.

When you budget with clarity:

- ✓ You stress less about money
- ✓ You make smarter decisions on the road
- ✓ You move from surviving to thriving

Download the digital spreadsheet version at:

www.toptrucker.us/toolbox.html (TopTrucker Budget XLSX)

Final Thoughts:

"Discipline equals freedom. Budgeting equals wealth."

— From **Driven: Inside the Mind of a Millionaire Truck Driver**

Start tracking. Start building. Start winning.

Your future self will thank you!

The Millionaire Trucker's Budget Planner is just the beginning!

Want the full roadmap?

The DRIVEN Truck Driver Trilogy

Learn how to pick the right job, control your time, master your money, and build a future worth driving toward. So, if you're ready to learn how to maximize your Truck Driver Career, check out:

The DRIVEN Truck Driver Trilogy:

Driven: How to Succeed as a Professional Truck Driver

Driven: How to Earn \$100,000 Yearly as a Line-Haul Truck Driver

Driven: Inside the Mind of a Millionaire Truck Driver

Available on: www.amazon.com/driventrilogy

