

# Cash Flow Survival Checklist



Use this simple checklist weekly to keep your business financially healthy.

No	Activities	✓
01	<b>Review Your Cash Position (Every Friday)</b> <ul style="list-style-type: none"> <li>▶ What's my current cash balance?</li> <li>▶ Do I have enough cash to cover the next 30-60 days of expenses?</li> <li>▶ Are there any unexpected expenses coming up?</li> </ul>	
02	<b>Track Your 13-Week Cash Flow Forecast</b> <ul style="list-style-type: none"> <li>▶ Expected cash inflows (customer payments, loans)</li> <li>▶ Expected cash outflows (payroll, rent, debt payments, taxes, etc.)</li> <li>▶ Do I have a negative cash flow gap in the next 90 days?</li> </ul>	
03	<b>Speed Up Customer Payments</b> <ul style="list-style-type: none"> <li>▶ Have I sent out all invoices immediately after work was completed?</li> <li>▶ Are any payments overdue? (Review accounts receivable aging report)</li> <li>▶ Have I followed up on all late invoices this week? (Call or email)</li> </ul>	
04	<b>Control Expenses</b> <ul style="list-style-type: none"> <li>▶ Are there any unnecessary expenses I can cut or delay?</li> <li>▶ Can I negotiate better terms with vendors or suppliers?</li> <li>▶ Am I managing inventory efficiently to avoid tying up cash?</li> </ul>	
05	<b>Build &amp; Protect Your Cash Reserve</b> <ul style="list-style-type: none"> <li>▶ Do I have at least 1-3 months of operating expenses saved?</li> <li>▶ If not, what's my plan to build that buffer?</li> <li>▶ Am I avoiding using my cash reserve for non-emergency expenses?</li> </ul>	
06	<b>Know My Break-Even &amp; Profitability</b> <ul style="list-style-type: none"> <li>▶ What's my cash-based break-even number this month?</li> <li>▶ Am I pricing my products/services profitably? Most businesses aren't.</li> <li>▶ Are my margins healthy, or do I need to adjust selling price or shop better costs?</li> </ul>	

How to Use This Checklist:

Print this out and review it every Friday.

Highlight problem areas and take action immediately.

Don't guess—track your cash like your business depends on it (because it does).