

CASH FLOW PULSE CHECK

Is your business cash flow healthy or headed for a code blue?

Use this checklist every quarter—or monthly if your cash flow's been on life support—to get clarity, spot leaks, and breathe easier.

1. Receivables: Money Owed To You

- Are you tracking all outstanding invoices?
- Is your average collection period under 45 days?
- Do you have a system for following up on late payments?
- Are you requiring deposits or upfront payments when appropriate?

Tip: You're not a bank. Stop giving 60-day terms to clients who ghosts you at 30.

2. Payables: What You Owe

- Do you know your upcoming bills for the next 30–60 days?
- Have you negotiated better payment terms with vendors?
- Are you batching payments strategically (not just paying as invoices come in)?

Tip: Paying late damages trust. Paying too early damages cash flow. Be strategic.

3. Inventory & Supplies

- Are you holding excess inventory that isn't moving?
- Do you review inventory turnover at least quarterly?
- Have you compared carrying costs vs. ordering on demand?

Tip: Inventory is cash wearing a disguise. If it's collecting dust, it's robbing your runway.

4. Contractors & Payroll

Do you know your all-in labor costs (salaries, taxes, benefits)?

Are you paying people for outcomes—or just hours?

Do you review contractor rates vs. deliverables?

Tip: Stop giving raises to chaos. Reward results, not just résumés.

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5. Capital Expenditures & Subscriptions

- Are you planning for upcoming large expenses (equipment, upgrades)?
- Have you done a subscription audit in the last 90 days?
- Are your tools actually used—or just feel-good tech clutter?

Tip: If you forgot you had it, you don't need it.

6. Sales Pipeline & Seasonality

- Do you have visibility into expected sales for the next 90 days?
- Are your marketing efforts actually converting into paying customers?
- Are you preparing for seasonal dips or surges?

Tip: Forecasting isn't magic. It's just being real about your rhythm.

7. Emergency Buffer & Short-Term Financing

- Do you have at least one month of expenses as a buffer?
- Do you know your options if cash gets tight (line of credit, credit cards, owner loan)?
- Are you relying on credit to cover normal operations?

Tip: Debt can be a tool—but it's not a plan.

Your Pulse Check Results:

Checks	Status
17–21	You're cash flow confident. Keep flexing.
12–16	Caution: You're operating, but there's a leak somewhere.
6–11	Warning: Time to triage your systems.
0–5	Code Red: Call a CFO. Like, yesterday.

