

Your Cash Flow Scorecard

1 How do you get paid?
 Cash purchases Invoices, net 60+
 1 2 3 4 5 _____

2 How big are your individual sales?
 Lots of customers, small purchases Fewer clients, larger sums
 1 2 3 4 5 _____

3 How often do you get paid late?
 Rarely Often overdue by 60 Days+
 1 2 3 4 5 _____

4 How large is your monthly budget?
 Small and easily managed Large and often stressful to cover
 1 2 3 4 5 _____

5 How do you pay your largest expenses?
 Small cash payments Large bills, due upon receipt
 1 2 3 4 5 _____

6 How often do you pay your bills past the due date?
 Rarely Frequently have overdue bills on my desk
 1 2 3 4 5 _____

7 How fast are you growing?
 Growth is nearly static Fast, aggressive and expensive
 1 2 3 4 5 _____

8 How do you fund expansion?
 With a portion of cash reserves Through loans
 1 2 3 4 5 _____

9 How big are your savings?
 Cover 3+ months of expenses In debt, drawing on loans/credit
 1 2 3 4 5 _____

10 Have you ever missed paying yourself?
 Never It happens regularly
 1 2 3 4 5 _____

How did you score? Total your score, x 2 and circle items that scored 4 or 5.

20 - 46 Your cash flow risk is low which can lead to inattention and unexpected issues. Establish monthly tracking at a minimum.

47 - 73 You have moderate cash flow risk with some high-risk areas that can lead to shortfalls so monitor regularly and consider professional help. Sub-Total _____

74 - 100 Your cash flow risk is HIGH. Weekly monitoring is essential to avoid shortfalls. Engaging a professional to help track your cash flow is recommended. My Score

x 2