Business Money Checkup

& Action Workbook

CLEAR NUMBERS. CALMER NEXT STEPS.



See your cash.

Choose your next move.

A practical checkup for the money in your business today, the commitments ahead, and the actions that deserve your attention.

01 **Know what is available.**
Separate cash from existing reserves.

02 **Look ahead 30 days.**
Map receipts, bills and your cushion.

03 **Make a focused plan.**
Choose three actions and a review date.

BUSINESS _____ REVIEW DATE _____

A clearer view *of your business.*



Use this workbook to separate cash from commitments, look ahead 30 days, and choose the next actions that matter. It is a cash planning exercise, not a profit calculation.

WORK THROUGH THE CHECKUP

01 Build your inputs.
Record cash and reserves on pages 4–5; map receipts, bills and your cushion on pages 6–7.

02 Read your results.
Transfer the totals to page 3. Use the example on page 8 and interpretation guide on page 9.

03 Act and revisit.
Choose three actions on page 10. Compare the forecast with actual cash on page 11.

BEFORE YOU START

- ☐ Current account balances
- ☐ Tax and other reserve records
- ☐ Expected receipts and due dates
- ☐ Unpaid bills and payment dates

Use one currency throughout.

Need more rows? Print additional copies of pages 5–7 to track extra reserves, expected receipts, or upcoming bills.

THE THREE CALCULATIONS

Unreserved cash today

= current business cash − tax money already set aside − other reserved money

Projected unreserved cash in 30 days

= unreserved cash today + expected 30-day receipts − unpaid bills due within 30 days

Buffer difference

= projected unreserved cash − desired cash cushion

Write 0 when an input does not apply. Keep negative results. The $ symbol marks money fields; record your currency on page 3.

Business Money Checkup

Cash Dashboard

A clear view of cash today and what may remain in 30 days.

As of _____ 30 days ending _____ Currency _____

YOUR CURRENT CASH

1. **Current business cash**
   Includes the reserves below. $ _____
2. **Tax money already set aside**
   Already held for taxes. $ _____
3. **Other reserved money**
   Keep separate from tax reserves. $ _____

YOUR 30-DAY OUTLOOK

4. **Expected 30-day receipts**
   Not in today's balance. $ _____
5. **Unpaid bills due within 30 days**
   Only the uncovered portion. $ _____
6. **Desired cash cushion**
   Your own minimum. $ _____

YOUR KEY RESULTS

Unreserved cash today

Input 1 – input 2 – input 3

$ _____

Projected unreserved cash in 30 days

Unreserved cash today + input 4 – input 5

$ _____

Buffer difference

Projected cash – input 6

$ _____

Count each amount once.

Reserves must already be included in starting cash, and tax and other reserves must be separate. For bills, deduct only the amount not funded by those reserves. A partly covered bill contributes only its uncovered portion.

Results may be negative. Your cushion is your own target. Check payment dates for gaps before day 30.

Start with *what is there.*



List the business cash included in your starting balance. Use the same date for each account, include reserved cash, and count transfers between listed accounts only once.

SNAPSHOT DATE _____

Account / cash location	Balance	Checked on

Current business cash

Total of the balances above → dashboard input 1

$ _____

What is included?

Note pending transactions, cash locations, or adjustments that explain your starting balance.

_____

_____

_____

KEEP OUT OF STARTING CASH

Unpaid invoices and future receipts belong on page 6. Unused credit is not cash already held. Do not add a reserve account twice if it is already in the total above.

Give reserved *money a purpose.*



These are portions of cash already held, not new expenses. Assign each dollar to one reserve category. Record only the money still held in the starting balance on page 4.

ID	Reserve / purpose	Tax or other	Amount held
R1			
R2			
R3			
R4			
R5			

Tax money set aside

Total tax rows → input 2

$ _____

Other reserved money

Total other rows → input 3

$ _____

Check the relationship.

Are both reserve totals already included in current business cash? If reserves exceed that cash, review the entries. When matching bills on page 7, do not allocate the same reserved dollar more than once.

Current cash – both reserve totals

Unreserved cash today

$ _____

Look ahead *30 days.*



List cash expected to reach your business during this 30-day window. Exclude amounts already in starting cash. Use the amount expected to arrive after any deductions taken before payout.

Window starts _____ Window ends _____

Expected date	Receipt / source	Expected cash	Confirmed / estimate / note

Expected 30-day receipts

Total included receipts → dashboard input 4

$ _____

Timing matters as much as totals.

Which payment date needs confirmation? Could an important bill arrive before the next receipt?

ONE CHANGE TO TEST

If one receipt arrives after this window, remove it from the forecast and recalculate. Use page 9 to see the effect.

Commitments *& your cushion.*

Include unpaid cash commitments due within the next 30 days. Exclude amounts already paid or withheld from receipts. Enter zero for reserve coverage unless the money is already in the reserve totals on page 5.

Due date	Bill / payee / reserve ID	Amount due	Covered by reserves	Uncovered amount

Uncovered amount = amount due − covered portion. Use 0 when fully covered. Coverage cannot exceed the bill or reuse reserved money assigned to another bill.

Unpaid bills due within 30 days

Total uncovered amounts only → dashboard input 5

$ _____

Desired cash cushion

Your chosen minimum → input 6

$ _____

Why this amount?

Base it on your own commitments and uncertainty. There is no universal target.

Follow the *money once.*



Maya runs a small design studio. She has $6,000 in business cash, including $1,100 reserved for taxes and $400 reserved for a supplies invoice. All figures below are illustrative.

THE SIX INPUTS

Current business cash	$6,000
Tax money already set aside	$1,100
Other reserved money	$400
Expected 30-day receipts	$2,500
Unpaid bills, uncovered portion	$4,200
Desired cash cushion	$2,000

01 **Unreserved cash today**

$6,000 – $1,100 – $400

$4,500

02 **Projected unreserved cash**

$4,500 + $2,500 – $4,200

$2,800

03 **Buffer difference**

$2,800 – $2,000

+$800

A partly reserved bill

The supplies invoice is $700. The $400 reserve already removed that cash from the unreserved total. Only the remaining $300 belongs in unpaid bills.

INVOICE DUE	ALREADY RESERVED	DEDUCT THIS ONCE
$700	$400	$300

Other eligible bills total $3,900. So input 5 is $3,900 + $300 = $4,200.

Read the numbers.
Choose a response.



Your results describe the scenario you entered. A positive ending balance does not rule out an earlier timing gap, and being above your cushion is not a business-health score.

01 Projected cash is negative.

The scenario shows a possible shortfall. Check entries, receipt dates and commitments before deciding what needs to change.

02 Cash is zero or positive, but below your cushion.

Your forecast leaves less than your chosen minimum. Name the gap and choose an action to address it.

03 Cash is at or above your cushion.

The entered forecast meets your target. Check assumptions and other commitments before treating any amount as available to use.

What if a receipt arrives late?

In Maya's example, $1,000 arrives after day 30. Expected receipts fall to $1,500. Projected cash becomes $1,800, and the buffer difference becomes −$200.

TEST ONE CHANGE IN YOUR OWN PLAN

Receipt delayed beyond day 30

$ _____

Revised projected cash

$ _____

Revised buffer difference

$ _____

Revised projected cash = original projected cash − delayed amount.
Revised buffer difference = revised projected cash − original desired cash cushion.

Your next *30 days*



Turn the numbers into three specific actions you can follow through on.

PLAN PERIOD From _____ to _____

KEY FINANCIAL OBSERVATION

What needs attention in your cash checkup?

_____

_____

UPCOMING COMMITMENTS

Payment / amount / due date

_____

_____

Three priorities

Make each action concrete and measurable.

	PRIORITY ACTION	TARGET DATE	RESPONSIBLE PERSON
01			
02			
03			

FOLLOW-UP FINANCIAL REVIEW

Review date _____ With _____

Updated cash checkup

☐ Recalculate & compare

Close the loop.
Learn from the difference.

At the end of your original 30-day period, compare the forecast with actual unreserved cash. At an earlier check-in, note changes and save this final comparison until the period ends.

Original period ended _____ Actual review date _____

ACTUAL CASH AT THE END OF THAT PERIOD

Current business cash	$ _____
Less: tax money still set aside	$ _____
Less: other reserved money still held	$ _____
Actual unreserved cash at period end	$ _____

Remove spent reserves from the reserve totals; keep only funds still held.

Original projected cash	Actual unreserved cash	Difference: actual – plan
$ _____	$ _____	$ _____

What explains the difference?

Consider receipt timing, changed bills, reserve changes and the actions you completed.

Next checkup date _____ Start a new forecast with current balances.

Keep your next *review simple.*

Make the next checkup easy to begin. Keep your account balances, reserve notes, receipts and unpaid bills together, then refresh them when your review date arrives.

A SMALL ROUTINE YOU CAN REPEAT

- [ ] Refresh current cash and reserves.
- [ ] Recheck receipt and bill dates.
- [ ] Recalculate your cushion difference.
- [ ] Choose actions and set the next review.



RETURN TO THE PAGE YOU NEED

Cash Dashboard · page 3
Reserve Review · page 5
Receipts & Timing · page 6
30-Day Action Plan · page 10

For a different money question

Cash Flow Calculator

Explore broader income and expense scenarios.

simplelifecalc.com/c/cash-flow-calculator

Net Profit Calculator

Review revenue, costs and profit separately from this cash checkup.

simplelifecalc.com/c/net-profit-calculator

These tools use their own input definitions. Re-enter your figures accordingly; do not assume their totals use this workbook's reserve treatment. Links checked 20 October 2026.