

Financial Clarity Starter Guide

Gather the numbers that help you understand the business before making the next major decision.

MONTHLY SNAPSHOT

Average monthly revenue	
Direct costs	
Gross profit	
Fixed operating expenses	
Debt payments	
Owner pay or draws	
Available cash	
Estimated tax set-aside	

QUESTIONS TO ANSWER

- ☐ Which offers produce the strongest margin?
- ☐ Which expenses are fixed, variable or avoidable?
- ☐ How many months of obligations can current cash cover?
- ☐ Are receivables collected on time?
- ☐ Are taxes and required filings current?
- ☐ Can each major number be supported by a record?

90-DAY PRIORITY

Number to monitor and why it matters
Review frequency and action if it worsens

Educational planning tool only. Confirm financial and tax decisions with qualified professionals.