

## MODULE 1

# KNOW YOUR MONEY

*Simple cash flow tracking so you always know where you stand*

 **40 minutes total**

- Part 1: Why Cash Matters More Than You Think (8 min)
- Part 2: The 13-Week Cash Flow Forecast (20 min)
- Part 3: Find the Leaks (7 min)
- Part 4: Your Weekly Cash Habit (5 min)

### **By the end of this module, you will:**

1. Explain why profitable businesses still run out of cash
2. Track cash coming in and going out using a simple 13-week forecast
3. Identify your biggest cash leaks within 15 minutes
4. Set up a weekly cash-checking habit that takes less than 10 minutes

## 1.1 Why Cash Matters More Than You Think

You can be profitable on paper but run out of cash and go out of business. Lots of owners don't realize this until it's too late.

### The Difference Between Profit and Cash

- **Profit** = what's left after you subtract expenses from sales (on paper)
- **Cash** = actual money in your bank account right now

The gap happens because customers pay you late, you pay vendors early, or you buy inventory before you sell it.

#### **REAL EXAMPLE: Sarah's Catering Business**

In March, Sarah booked \$15,000 in sales — a profitable month! But customers paid her in April and May. Meanwhile, she had to buy food and pay staff in March. Result: profitable on paper, but broke in the bank.

#### **The Key Insight**

Cash is what pays the bills. Profit is what shows up on your accounting reports. You can't pay rent with "future profit." You pay rent with cash that's in your account today.

## 1.2 The 13-Week Cash Flow Forecast

This is your survival tool: a simple spreadsheet that shows how much cash you'll have each week for the next 13 weeks (about 3 months).

### Why 13 Weeks?

- Short enough to be accurate
- Long enough to spot problems before they kill your business
- Industry standard for early-stage businesses

### WORKSHEET: 13-Week Cash Flow Tracker

Here's how it works. Fill in what you know, estimate the rest.

ITEM	Week 1	Week 2	Week 3	Week 4
<b>Starting Cash</b>	\$ _____	\$ _____	\$ _____	\$ _____
<b> CASH IN</b>				
Cash sales	\$ _____	\$ _____	\$ _____	\$ _____
Customer payments	\$ _____	\$ _____	\$ _____	\$ _____
Other income	\$ _____	\$ _____	\$ _____	\$ _____
<b>TOTAL CASH IN</b>	<b>\$ _____</b>	<b>\$ _____</b>	<b>\$ _____</b>	<b>\$ _____</b>
<b> CASH OUT</b>				
Payroll	\$ _____	\$ _____	\$ _____	\$ _____
Rent & utilities	\$ _____	\$ _____	\$ _____	\$ _____
Vendors / Supplies	\$ _____	\$ _____	\$ _____	\$ _____
Marketing / Software / Other	\$ _____	\$ _____	\$ _____	\$ _____
<b>TOTAL CASH OUT</b>	<b>\$ _____</b>	<b>\$ _____</b>	<b>\$ _____</b>	<b>\$ _____</b>
<b>ENDING CASH</b>	<b>\$ _____</b>	<b>\$ _____</b>	<b>\$ _____</b>	<b>\$ _____</b>

 Full 13-week template available for download. This shows the structure.

### How to Fill It Out

1. **Week 1:** Use actual numbers from this week
2. **Weeks 2-13:** Use your best estimates based on last month's patterns
3. **Update weekly:** Replace estimates with actual numbers as they happen

## 1.3 Find the Leaks — The 5-Minute Cash Audit

Most owners waste \$5,000-\$10,000 annually on things they don't need or forgot they're paying for.

### WORKSHEET: Cash Leak Audit

Review last month's expenses. For each item, ask:

- Are we using this every month?
- Could we get the same result for less money?
- What would happen if we paused this for 3 months?

EXPENSE	KEEP	REDUCE	CUT
\$ _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$ _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$ _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>MONTHLY SAVINGS FROM CUTS:</b>	<b>\$ _____ /month = \$ _____ /year</b>		

## 1.4 Your Weekly Cash Habit

### The 10-Minute Friday Cash Check

Every Friday at 3pm (or pick your time):

1. Open your cash flow tracker
2. Update actual cash in/out for the week
3. Adjust next 3 weeks based on what you learned
4. Ask: "Do I have a problem in the next 4 weeks?"
5. If yes, decide TODAY what you'll do about it

 **Why Friday?** You can fix problems over the weekend before they become Monday emergencies.

### YOUR ACTION ITEMS

- Download and set up your 13-Week Cash Flow Tracker
- Complete the Cash Leak Audit — find at least \$500 to cut
- Set a recurring Friday Cash Check calendar reminder
- Fill in Week 1 with actual numbers from this week

## Continue Your Learning

You've completed Module 1. Continue with:

- **Module 2: Make Money That Sticks** — Understanding real profit and the Profit First method
- **Module 3: Know How Long You Can Last** — Calculate your runway and plan for multiple scenarios

**Stop Guessing, Start Growing.**

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