



6 STEPS — TO — PERMANENTLY FIX — YOUR — FINANCES



TABLE OF CONTENTS

01

The phone call no business owner wants to make	1
From cash eating monster to profit making machine	2
The 10 hell-ish warning signs before a cashflow crisis	5
Defence, Denial or Desperation	7
The six cash flow commitments	4

Your first & most important task	8
Cashflow Commitment #1	9
Cashflow Commitment #2	16
Cashflow Commitment #3	22
How to navigate HELLO CASHFLOW	27

02

03

The top financial questions business owners ask	28
Cashflow Commitment #4	41
Cashflow Commitment #5	45
Cashflow Commitment #6	49
Goodbye confusion, HELLO CASHFLOW	53
Checklist	54

THE PHONE CALL NO BUSINESS OWNER WANTS TO MAKE

Imagine this...

It's late at night, and you're staring at your business bank account. Your heart pounds. You know payroll is due tomorrow. But there's a problem.

You don't have enough cash to cover it.

You've got staff depending on you—people with families, mortgages, and bills to pay. And right now, they have no idea you're scrambling to find a way to make it work.

In that moment, you have two choices:

1. Admit defeat and let your team down.
2. Swallow your pride and ask for help.

I chose the second option. And let me tell you, picking up the phone and asking my father-in-law to wire me a \$10,000 loan to keep the lights on...?

It was one of the most humiliating moments of my life.

Here's the crazy part: from the outside, my business looked like a huge success.

It was the biggest of its kind in the country. It would eventually win me a 'Young Business Person of the Year' award. And when I finally sold it years later, the payday was bigger than anything I had ever seen in my bank account.

But behind the scenes?

I was drowning.

Profits on paper didn't mean a thing when cash flow was a constant rollercoaster ride.

I was losing sleep, stressing over bills, and stuck in a cycle of feast or famine—just like so many business owners I know.

And that's when I realised something powerful...

Every business owner falls into one of three cash flow mindsets:

DEFENCE, DENIAL, OR DESPERATION.

FROM CASH EATING MONSTER TO PROFIT MAKING MACHINE

These six simple steps will turn your business from a cash-eating monster into a profit machine.

And the best part?

Once you're set up, it won't take more than a few minutes each month—because we're going to automate the entire process.

No more pouring hours into ugly spreadsheets trying to figure out what your future holds. Just instant clarity on where your money's going and what to do next.

By the time you finish this book, you won't just understand your numbers—you'll own them.

And that's when everything changes.

I promise you, this is a journey worth taking.

So turn off your phone, shut down your other computer tabs and get focused.

This might just be the most valuable hour or two you've ever spent on your business.



If this book really makes a difference for you, I'd love to hear from you!

You can email me directly at:

jonny@hellocashflow.com

Kind regards,

Jonny Wilson

CEO & Founder

HelloCashflow.com

THE 10 HELLISH WARNING SIGNS BEFORE A CASHFLOW CRISIS

You've probably heard the grim statistics about how many businesses don't make it past their first few years. The numbers are brutal.

The #1 reason for these failures? Poor cash flow.

But what most people don't talk about is what comes before the failure – the stress, confusion, and sleepless nights that cash flow problems create for business owners.

Because before a business goes under, owners experience some hell-ish warning signs

As you read them, score yourself out of 10—how many have you faced?

1

Feeling totally confused and overwhelmed by your accounting reports:

You look at the reports, and it feels like they're written in a foreign language. The numbers just don't make sense, leaving you frustrated and unsure.

2

Just trying to earn as much money as possible, and spend as little as possible, then hoping your accountant tells you there's some profit at the end for you:

Your strategy is to hustle hard and minimise spending, hoping there will be profit left over, but never really knowing for sure.

3

Spending hours on end trying to make your own spreadsheet to make sense of what's going on in your business finances:

You've tried to take matters into your own hands, building complex spreadsheets that still leave you guessing about your financial situation.

4

Scared to spend the money in your business because you're unsure what's yours and you have no idea when the next surprise bill is coming or tax payment is due:

Every expenditure feels like a gamble, and the fear of unexpected bills keeps you from making confident decisions.

5

Feeling like you have to always be working or the business will fail:

The pressure is relentless. You believe that if you're not constantly working, the entire business will collapse. You feel like every dollar coming in just goes back out to someone else.

6

Lost sleep wondering how on earth you were going to get through a season of tight cash flow:

Nights are spent tossing and turning, filled with anxiety about making it through tough financial times.

7

Getting way too close to zero, or completely running out of cash flow:

You've faced the gut-wrenching moment when you realise there's no money left to cover expenses, payroll, or bills. You didn't even see it coming.

8

Broken trust with a partner, spouse or staff who just doesn't believe you have it under control:

Financial stress has spilled over into your personal life, causing money arguments and eroding trust with those closest to you.

9

Avoiding financial discussions and blaming others for the business's struggles:

You dodge or procrastinate conversations about money because they're too stressful, even though you know they're important. At the same time, you find yourself blaming others for the business's struggles, believing that if they did a better job, everything would be fixed, avoiding taking responsibility for the financial issues.

10

Missing opportunities and watching your business plateau because you lack the cash flow to invest:

It's heartbreaking to see opportunities slip through your fingers, knowing your business could achieve so much more. The frustration of stagnating growth, not from a lack of vision or effort, but because you can't afford the resources needed to reach the next level, is overwhelming. This feeling of being held back from your true potential is crushing.

If you're nodding to any of these pain points, you're not alone. We have heard from thousands of small to medium-sized business owners who also struggle with these same issues!

You're not a bad person, you're not negligent or stupid, you just weren't given the right tools or training you needed to make your business cash flow rock solid.

That all changes today...

Everything on the list above can be avoided by following [6 Easy Steps](#) we're going to walk through in this book.

Which one are you?

DEFENCE, DENIAL OR DESPERATION

1. Defence Mode

Business is going well—maybe even great. You're making money. You're growing. But you see the headlines. You know that even successful businesses fail when cash flow turns against them.

You refuse to let that happen to you.

So you're here because you want to stay ahead of the game, put the right systems in place, and protect what you've built before you ever have to experience a crisis.

Smart move.

2. Denial

You know you need to get your finances sorted, but it feels overwhelming. So you put it off for 'tomorrow'—even though deep down, you know tomorrow never comes.

You ignore the red flags and convince yourself things are fine. But reality is creeping in. The warning signs from the cash flow test above have been showing up in your business for a while now.

And you're finally ready to face them.

3. Desperation

If you were nodding along while reading the cash flow warning signs, I get it. The pressure is real.

I've been there.

And while I can't promise it's not too late, I can promise you that spending the next couple of hours reading and implementing these Cash Flow Commitments will give you the best shot at turning things around.

If you have a business partner, spouse, or co-owner, go through this book together. You'll need to be aligned to fix this.

We call them

THE CASHFLOW COMMITMENTS

Your business should be a money-making machine, not a cash-burning disaster. These six steps will flip the switch.

And the best part? Once you're set up, it practically runs itself.

We will plug into HelloCashflow.com and let automation handle the heavy lifting so you can finally see your numbers with crystal clarity.

No more spreadsheets. No more guesswork. Just full control over your cash flow—once and for all, so you can:



Here's the truth...

Everything you want from your business—freedom, impact, profit, flexibility, and growth—will only come from a business with strong cash flow.

If you master your cash flow, you master your business.

These Six Cash Flow Commitments will give you the blueprint. But they're called commitments for a reason—they only work if you stick to them.

So here's your first commitment... Don't put this book down until you've finished it.

Deal?

Ready? Let's Go!

THE SIX CASH FLOW COMMITMENTS

1 Make Everything Visual

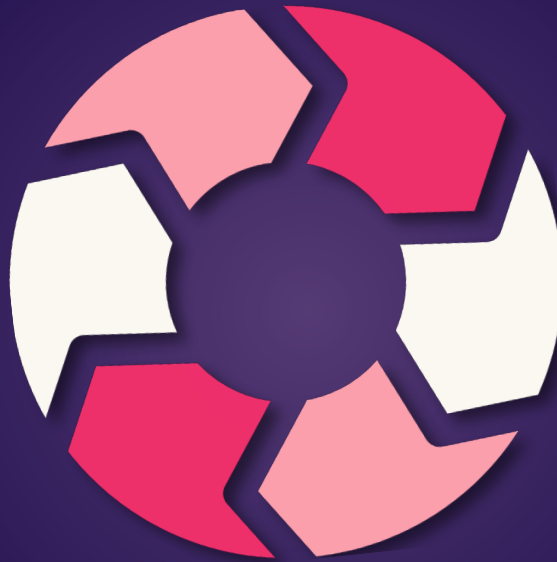
2 Budget Every Dollar

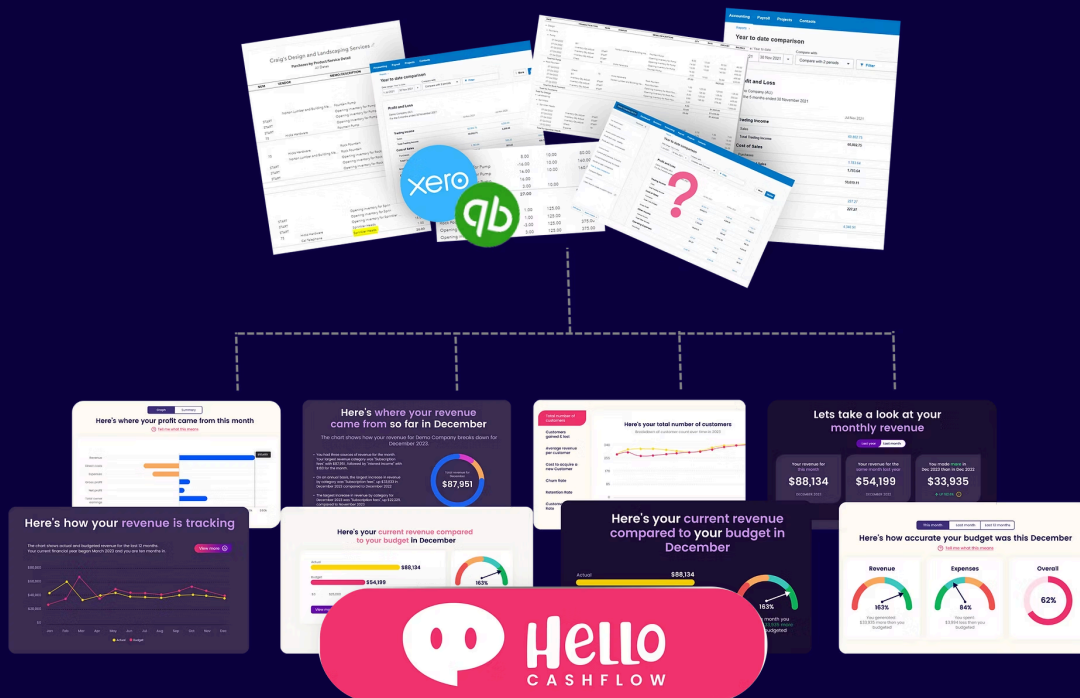
6 Build Your Emergency Fund

3 Understand Your Reports

5 Scenario Every Big Decision

4 Monthly Action Planning





Your first & most important task

You've made it this far because you want more clarity, more control, and more confidence in your business finances.

Everything you're about to learn in the Cash Flow Commitments will give you the blueprint—but here's the best part:

Thanks to this amazing tool, you don't have to do it manually.

IT'S CALLED HELLO CASHFLOW!

With HELLO CASHFLOW your finances will truly come to life like you've never experienced. It will also help you automate everything we're about to cover.

Instead of spreadsheets, guesswork, and hours of number-crunching, you'll get real-time insights, automated financial tracking, and crystal-clear cash flow visuals that you actually understand.

We're giving you **7 days FREE** because once you see it in action, we know you'll never want to go back.

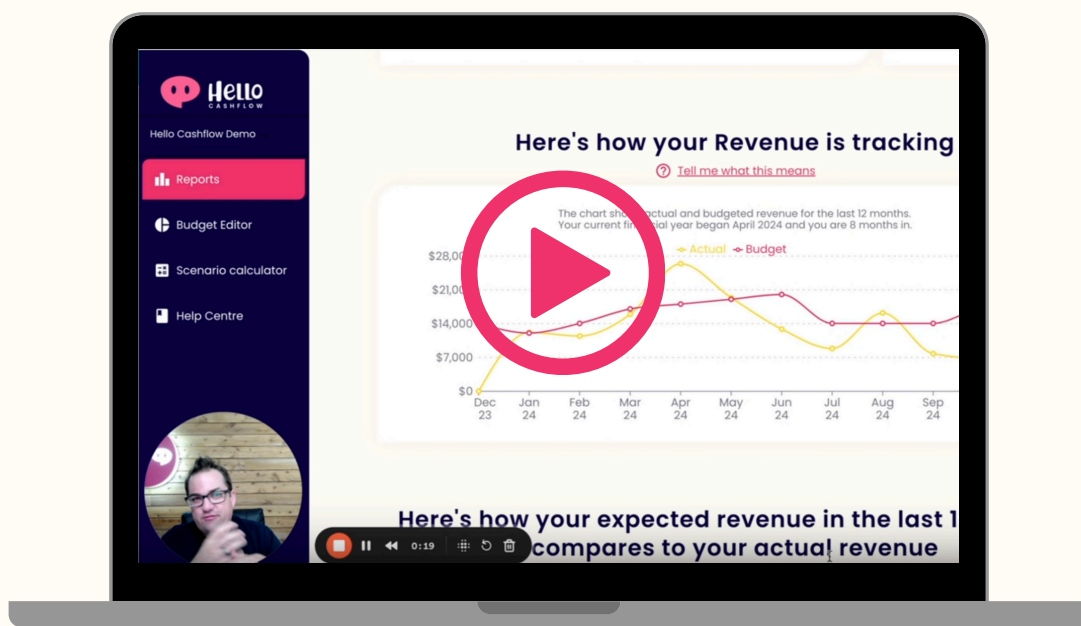
If you love it, keep it. If not, cancel before your trial ends and you won't pay a cent.

>> Get connected now at HelloCashFlow.com

CASH FLOW COMMITMENT #1

MAKE EVERYTHING VISUAL

SEE IT IN ACTION: HOW TO MAKE YOUR BUSINESS FINANCES VISUAL—FAST!



Let's be honest—For most people, staring at traditional accounting reports feels like trying to read rocket science equations.

Columns of tiny numbers, endless spreadsheets, complicated financial jargon... Who can actually run their business confidently like that?

The problem? If you can't instantly understand your numbers, you can't make smart decisions.

That's why the first commitment is simple: Make your business finances visual.

When your financial data is presented visually, it instantly becomes clear, simple, and easy to understand.

WHY THIS CHANGE MATTERS

01

Instant Understanding:

You'll get instant clarity on your finances with simple, easy-to-understand insights.

02

Quick Decision-Making:

Easily spot patterns and trends, so you can make better decisions faster.

03

Spot Problems Early:

Visualise your finances to see potential issues before they get out of hand, allowing you to fix them before they hurt your business.

04

Easier Communication:

Visual reports are easier for your partner, spouse, or team to understand, so you can all get on the same page, working towards the goals that matter.

Making your numbers visual isn't just a nice-to-have—it's a total game-changer for your business.

Turning raw data into visuals removes all the friction from both understanding and managing your cash flow. It simplifies everything so you can spend more time actually running your business.

Let's compare the old way vs. the smart way—how traditional accounting software buries your numbers in reports vs. how HELLO CASHFLOW makes them instantly clear with powerful visuals.

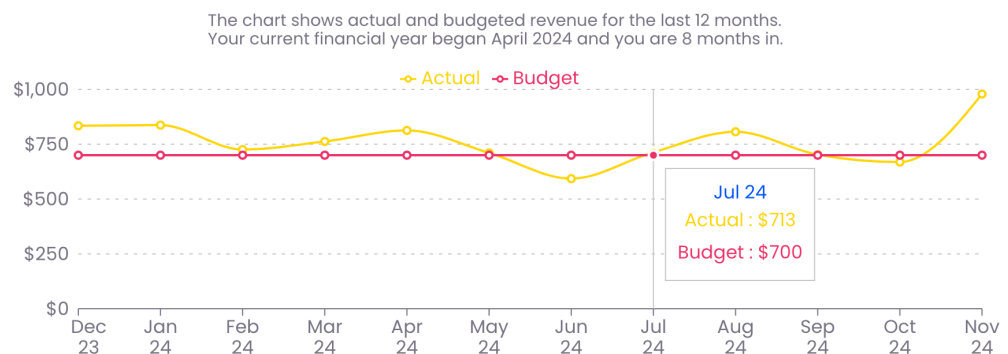
Which example below is **easier and faster** for you to understand?

My Revenue

Option #1	Jan 2025	Dec 2024	Nov 2024	Oct 2024
Trading Income				
Income	4,611.79	11,403.75	31,972.30	324.00
Total Trading Income	4,611.79	11,403.75	31,972.30	324.00
Gross Profit	4,611.79	11,403.75	31,972.30	324.00

Option #2 Here's how your Revenue is tracking

[? Tell me what this means](#)



Why waste time staring at a wall of numbers, manually crunching calculations in your head, just to figure out what's going on?

That's like taking a horse and cart to work when there's a Ferrari sitting in your driveway.

The old way forces you to dig through spreadsheets and columns of data, trying to make sense of it all. The smart way? Making your reports visual—so the answers are instantly clear without the mental gymnastics.

It saves time, eliminates confusion, and helps you make smarter decisions, faster.

I could show you hundreds of powerful ways HELLO CASHFLOW simplifies your numbers, but for now, let's look at just two more.

My Cashflow

Net Cash Movement	25.00	(70.11)	(2,647.36)	(1,761.47)	(2,291.26)	(1,749.14)
Summary						
Opening Balance	(38.74)	31.37	2,678.73	4,440.20	6,731.46	8,480.60
Plus Net Cash Movement	25.00	(70.11)	(2,647.36)	(1,761.47)	(2,291.26)	(1,749.14)
Cash Balance	(13.74)	(38.74)	31.37	2,678.73	4,440.20	6,731.46



My Expenses

Less Expenses								
ACC Levies	-	-	-	-	-	-	60.83	-
Accounting	-	-	1,620.00	206.52	-	206.52	56.52	206.52
Bank Fees	-	3.36	-	-	-	-	-	-
Non-Deductible expenses	-	-	11.87	-	-	-	-	-
Office Expenses	-	-	-	-	10.37	-	-	-
Printing & Stationery	-	-	-	-	-	-	-	130.43
Salaries & Wages	-	-	760.63	1,521.26	2,281.89	1,521.26	1,521.26	1,521.26
Subscriptions	-	84.15	86.77	32.88	86.77	29.83	29.83	29.83
Telephone & Internet	-	17.39	17.39	17.39	17.39	17.39	17.39	34.78
Total Expenses	-	104.90	2,496.66	1,778.05	2,396.42	1,775.00	1,685.83	1,922.82



WHAT IF MY INCOME IS LUMPY?

Let's say your Revenue and Expenses are very inconsistent from month to month. You need to know if, on average, you're actually spending more than you earn or if a few irregular months are just throwing you off.

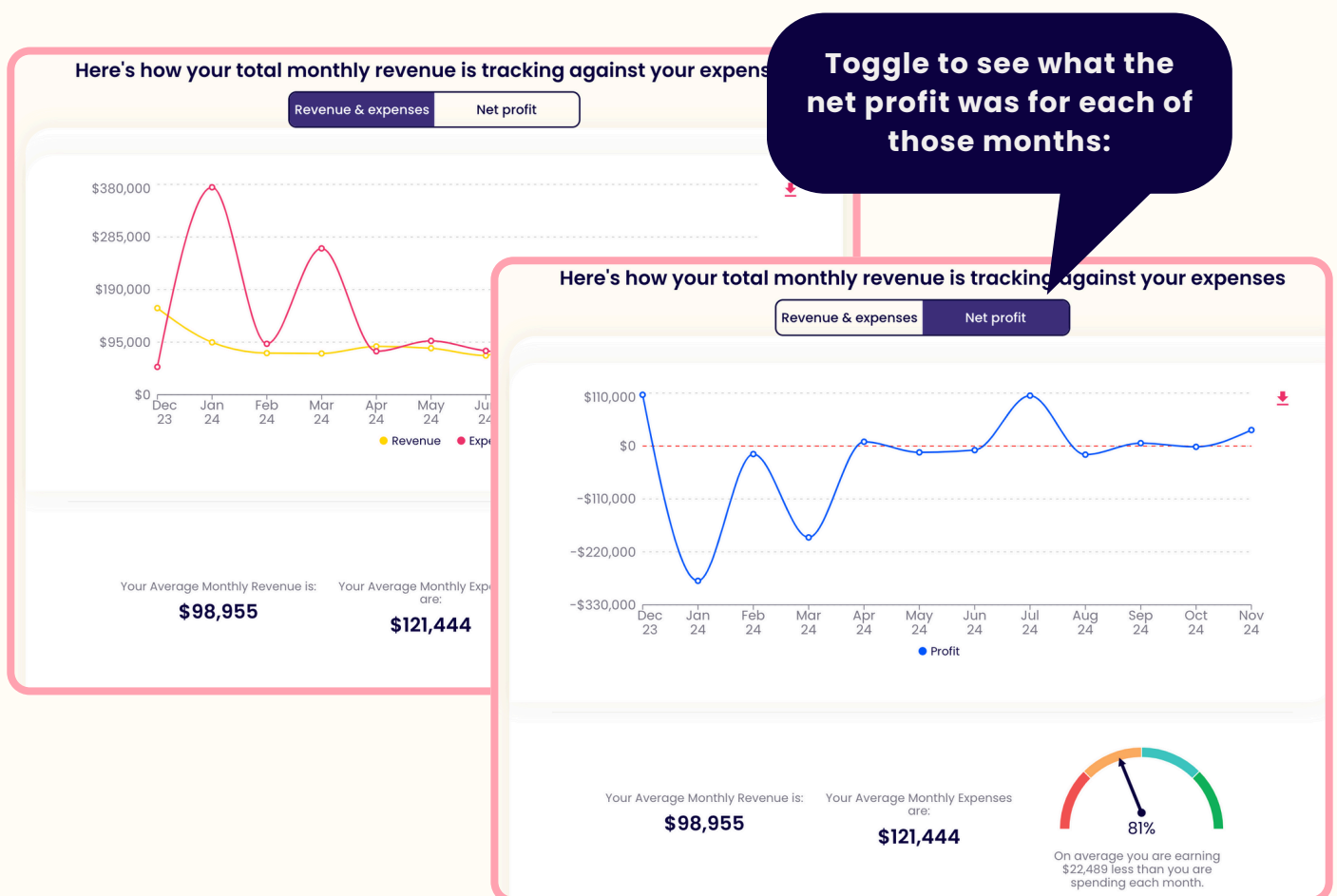
The old way?

- Dig through ugly reports to find the numbers.
- Manually calculate the averages yourself.
- Spend 10-20 minutes piecing it all together, only to drop it into yet another spreadsheet just to make sense of it.

That's way too much effort just to answer one simple question: Am I consistently making more than I spend?

The smart way is to let HELLO CASHFLOW do it for you instantly.

With a single glance, you'll see exactly how your average revenue and expenses have been tracking over the last 12 months—no spreadsheets, no manual calculations, no wasted time.



When we make our finances visual we can even see how your bank balances are tracking. You can view them all at once, or select a single account to view.

Things start to make so much more sense when we can visually see what's going on.



Bring greater clarity to how bank accounts are tracking by focussing on either your transaction or savings accounts

Time to turn on the lights

Making your finances visual literally brings your finances to life, it's like turning on the lights in a dark room so you can finally see what's going on clearly.

Connecting to your accounting software means that you'll always have accurate and instant reports whenever you need them – saving you loads of time, which you can reinvest into the highest level activities in your business that you'd rather spend your time on.

Implementing this singular change eliminated the need for regular meetings with my accountant to understand my numbers or cash flow. Now, our discussions are focused on higher level decisions that drive business growth.

This shift has saved me significant time and money, while also making my accountant's job more enjoyable. He even mentioned that working with me is much more pleasant compared to most of his other clients because of this streamlined approach.

Let's take a look at your action steps to get Cash Flow Commitment #1 implemented right now in your business! When you do this, you'll be making both your life and your accountant's life more enjoyable.

YOUR ACTION STEPS FOR CASHFLOW COMMITMENT #1:

- 1 Get set up with a free trial to Hello Cashflow – onboarding takes less than 5-minutes for most people
- 2 Sync Hello Cashflow with your accounting software.
- 3 Reconcile your transactions in your accounting software so you have the most up to date data on your business. When you've done that, click the 'Refresh' button in HELLO CASHFLOW, (found in the top right corner of the screen, when you're logged in).

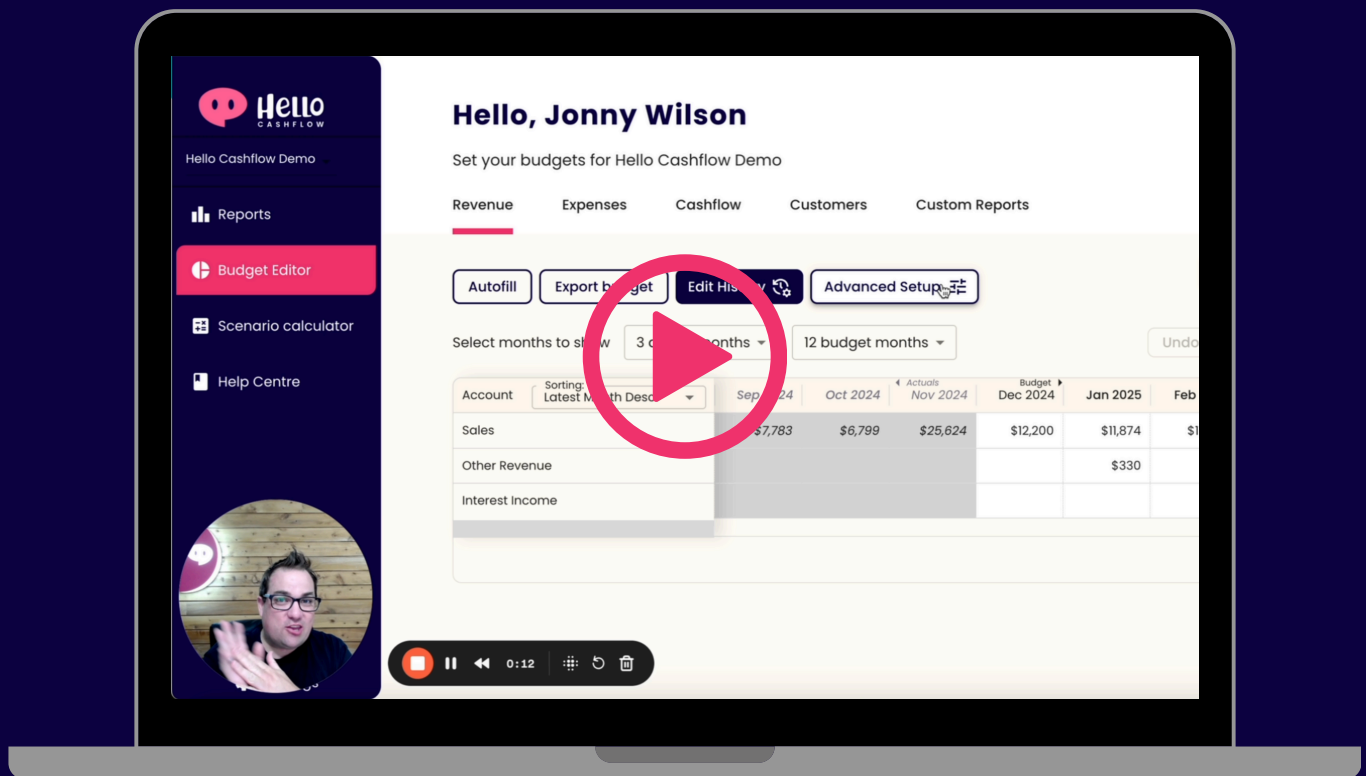
CASH FLOW COMMITMENT #2

BUDGET EVERY DOLLAR

The second Cash Flow commitment you're going to make is to start budgeting every dollar in your business. Don't worry; it's not as tedious as it sounds.

We'll make it easy!

VIDEO WALKTHROUGH OF HOW EASY IT IS TO QUICKLY BUDGET EVERY DOLLAR



Before I show you how to cut your budgeting time down to just a few minutes each month with the HELLO CASHFLOW Budget Editor, let's quickly explore why budgeting every dollar actually matters.

Predictable Cash flow:

Budgeting every dollar helps you see exactly where your money is going and how that will affect your cash flow, helping you to avoid shortfalls and ensure you always have enough to cover your expenses. This will be displayed beautifully in HELLO CASHFLOW for you automatically.

Prevent Overspending:

When you don't track every dollar, it's easy to overspend. You might find yourself buying unnecessary supplies, investing in ineffective marketing strategies, or paying for subscriptions and services you don't use. A comprehensive budget prevents overspending by making you aware of every expense.

Improve Profits:

What you measure improves; by actively paying attention to all your finances through a budget, you'll naturally start making smarter financial choices and start seeing your profits improve.

Adequate Savings:

Without a budget, it's easy to overlook saving for taxes and emergencies. This oversight can lead to nasty surprises when tax season rolls around or when an unexpected expense hits. Budgeting every dollar ensures you set aside funds for these inevitable costs, so you're never caught off guard.

● **Reduced Stress:**

When you budget every dollar, unexpected expenses become less daunting because you've planned for them. You'll have funds set aside for taxes, emergencies, and other irregular costs, reducing your stress and allowing you to focus more on running your business.

● **No Flying Blind:**

If things aren't looking good financially after you've done your budget, then at least you know exactly how bad it is. You can then make plans to fix the situation knowing exactly how many dollars are needed by a particular date to turn things around.

● **Supercharged Financial Decisions:**

When you don't have a clear understanding of your finances, it's challenging to make sound financial decisions. You might take on debt unnecessarily, underprice your products or services, or fail to invest in areas that could drive growth more quickly. A detailed budget provides the information you need to make strategic decisions for your business.

● **Goal Setting Mastery:**

A detailed budget helps you set and achieve financial goals. Whether you're aiming to save for a big purchase, reduce debt, or invest in growth opportunities, knowing exactly where your money is going helps you allocate funds towards these goals more effectively.

Budgeting every dollar in your business isn't just boring accounting work; it solves many common problems small business owners face. It's a smart way to keep your business healthy and successful.

Once we've set up your budget, you'll only have to make minor tweaks each month or as often as you need to.

PAINLESS BUDGETS IN MINUTES!

Choose your budgeting strategy:

There are several ways to budget and what will work for you depends on your business, your risk tolerance and your optimism for the year ahead.

Each of these options can be done for you in HELLO CASHFLOW with a couple of clicks (There is also a video demonstration for you at the start of this chapter):



Option 1

*Easiest:

Use exactly what you earned & spent in the last 12 months and project it forward as the basis for budgeting the next 12 months ahead. For example, the amount you earned and spent in February last year will be the same amount you project to earn and spend this February. (HELLO CASHFLOW can do this automatically for you)

You might choose this option if your business has predictable monthly income and expenses. It is the easiest option to implement but does not account for any changes that may take place from one year to the next.



Option 2

*Consistent
Averaging:

Take the total amount you spend in the last 12 months, then divide it by 12 to get the average per month. Then use that number to budget ahead for the next 12 months (or beyond). (HELLO CASHFLOW can do this automatically for you)

This option is also best suited to businesses with predictable cash flow but doesn't prepare you for high expenditure or low revenue months.



Option 3

*Best for
Projection:

You can choose option 1 or 2 as your baseline, but then add or subtract a percentage to every number. For example, you might decide that some or all of your numbers should increase or decrease by 7%. You can do this in HELLO CASHFLOW with just a few clicks.

If you are expecting revenue or expenses to change significantly in the coming months, then this method might be right for you as it allows for you to make broad adjustments to your entire budget quickly.



Option 4

*Most
accurate:

The final option is a fully customized budget, where you review each expense line by line and forecast monthly costs and revenue. This method is the most accurate but also the most time-intensive, giving you a clear view of cash flow and profitability.

YOUR ACTION STEPS FOR CASHFLOW COMMITMENT #2:

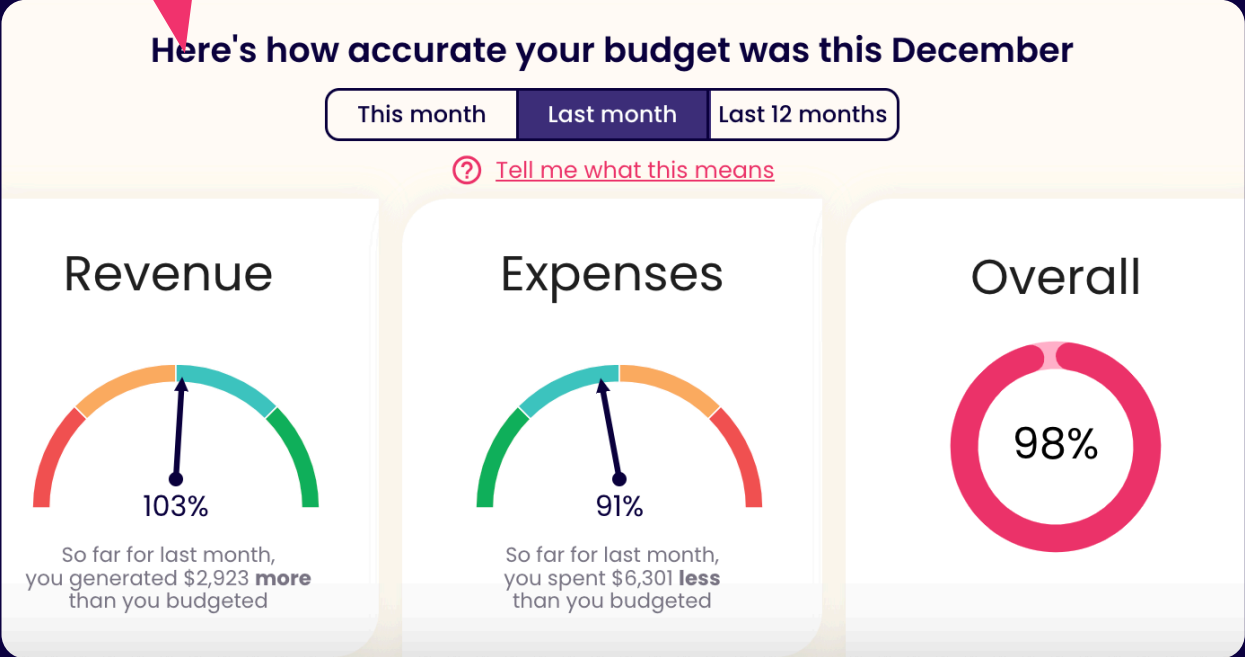
1

Choose your budgeting strategy from the list above. Pick the one that sounds most suitable to your business, (or use your own method).

2

Click on the budget editor in HELLO CASHFLOW and start editing your projected numbers until you're happy. You'll want to look at your Cash flow projection graph to see the impact of your budget.

Cool feature: HELLO CASHFLOW will show you how accurate your budgeting is each month.



CASH FLOW COMMITMENT #3

UNDERSTAND YOUR REPORTS

Your next Cash Flow Commitment is to take the time to understand the fundamentals of the three main financial reports that give you the full picture of the financial health of your business.

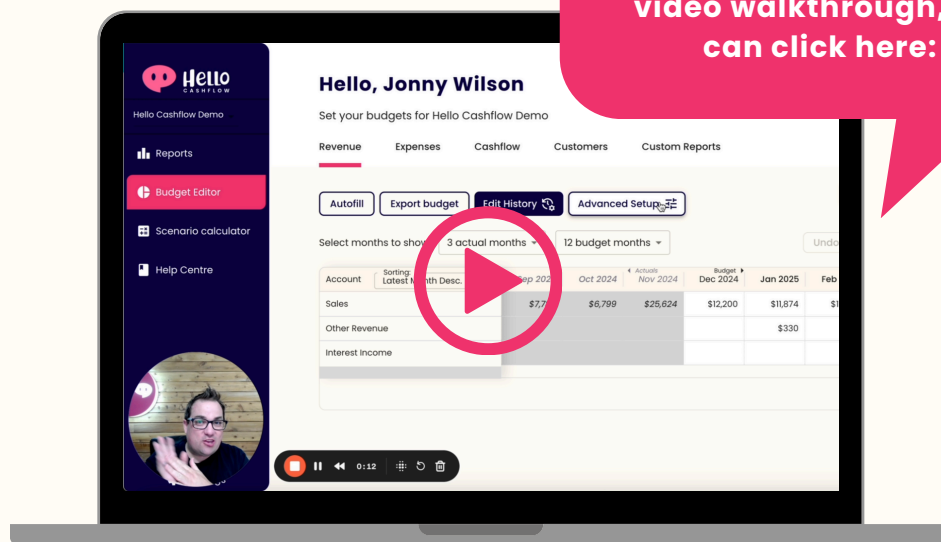
HELLO CASHFLOW is built upon these reports:

- ✓ 1. Your Profit & Loss Statement
- ✓ 2. Your Balance Sheet
- ✓ 3. Your Cash Flow Summary

It's important to understand these basics, but if you're already a pro, then feel free to skip this section and move to Cash Flow Commitment #4 now.

Each report highlights a different aspect of your business. You need to understand all three individually and how they all work together to paint the full financial picture.

If you'd prefer to watch a video walkthrough, you can click here:



YOUR PROFIT AND LOSS STATEMENT

Relying solely on the Profit and Loss (P&L) statement to run your business can be misleading because it doesn't show the full financial picture. For example, you might see that your business is profitable "on paper", but if you're making large debt payments or buying expensive equipment, you could be spending more cash than you actually have coming in, leading to unexpected cash shortages.

01

What is it?

A Profit and Loss Statement (P&L) details all your Revenues less your Expenses over a specific period of time. The Net Profit is often called the "bottom line" because it comes at the bottom of the P&L page.

02

Why it's needed?

A Profit & Loss (P&L) statement answers the most important question in business: Are you making money, breaking even, or losing funds? It shows whether your revenue is greater than your expenses, helping you see if your business is actually profitable or just surviving.

Without a P&L, you're operating on guesswork. It helps you spot trends, control expenses, and make smarter financial decisions before problems spiral out of control. Simply put, if you're not tracking profits and losses, you don't really know where your business stands.

03

Why you can't run your business from a P&L statement on it's own:

A P&L statement alone won't give you the full picture of your business finances. It tells you if you're profitable on paper, but it doesn't show how much cash you actually have, what you owe, or what's tied up in assets.

Your Net Profit and Net Cash are two very different numbers, and confusing them can lead to serious financial trouble—like thinking you're doing well while running out of cash to pay the bills.

YOUR BALANCE SHEET

01

What is it?

A Balance Sheet is a snapshot of your business's financial health at a single point in time. It shows:

- Assets – What you own (including cash, inventory, and equipment).
- Liabilities – What you owe (loans, credit lines, unpaid bills).
- Equity – What's left for you as the owner if everything was sold and all debts were paid.

It answers the key question: If I had to settle all my debts today, would I have enough cash and assets to cover everything I owe?

02

Why it's needed?

A Balance Sheet helps you measure financial stability—it shows what your business owns versus what it owes. Combined with a P&L statement and cash flow tracking, it gives you a complete financial picture so you can make smarter business decisions.

03

Why you can't run your business from a Balance Sheet on it's own:

A Balance Sheet doesn't track profitability or cash flow. It won't tell you if your business is actually making money month after month or if you're running out of cash.

You could have valuable assets on paper but still struggle to pay the bills.

YOUR CASHFLOW SUMMARY DOCUMENTS

01

What is it?

In accounting there are 2 main cash flow reports.

1) **'Cash Flow Summary'** – This report tracks all the cash that's moved in and out of your business. It looks back to show where your money went.

2) **'Cash Flow Forecast'** – This report projects forward to predict whether you'll have enough cash to cover your upcoming expenses.

These documents answer two key questions: Where did all my money go? and Will I have enough in the coming months to cover my expenses? It also helps you plan for big-ticket purchases, extra debt payments, and taxes.

02

Why it's needed?

These reports ensure you never get blindsided by cash shortages. It helps you see where your cash has been going and helps you stay ahead of your upcoming expenses, plan for growth, and make better financial decisions. When used alongside a P&L statement and Balance Sheet, it gives you a complete picture of your business finances.

03

Why you can't run your business from this report alone:

These Cash Flow reports only tracks your cash movements— they don't tell you if your business is actually profitable or what you own and owe. It's possible to have money in the bank but still be unprofitable as a business and losing money. It is also possible to be profitable on paper and to still run out of cash. This is a common downfall of many businesses.

BRINGING IT ALL TOGETHER

Now, you understand how a P&L, Balance Sheet, and Cash Flow Summary each play a role in showing you different pieces of your financial puzzle.

But let's be honest—jumping between these reports, trying to make sense of everything, and spotting trends before they become problems? That's exhausting.

That's why inside HELLO CASHFLOW, we've taken the most important insights from all three reports and structured them into four powerful tabs that give you an instant deep dive into the four areas that actually matter:

- **My Revenue** – See exactly where your income is coming from, what's growing, what's declining, and spot trends before they impact your bottom line.
- **My Expenses** – Instantly track where your money is going, identify waste, and spot cost trends that could save you thousands.
- **My Profit** – Know at a glance whether your business is truly profitable, how much is left after expenses, and whether your financial strategy is working.
- **My Cash Flow** – Get real-time visibility into your cash flow so you can ensure you always have enough money on hand to cover expenses and plan for growth.

Instead of staring at endless rows of numbers and trying to piece it all together manually, HELLO CASHFLOW automatically transforms your data into clear, visual reports—so you can see trends, warning signs, and opportunities instantly.

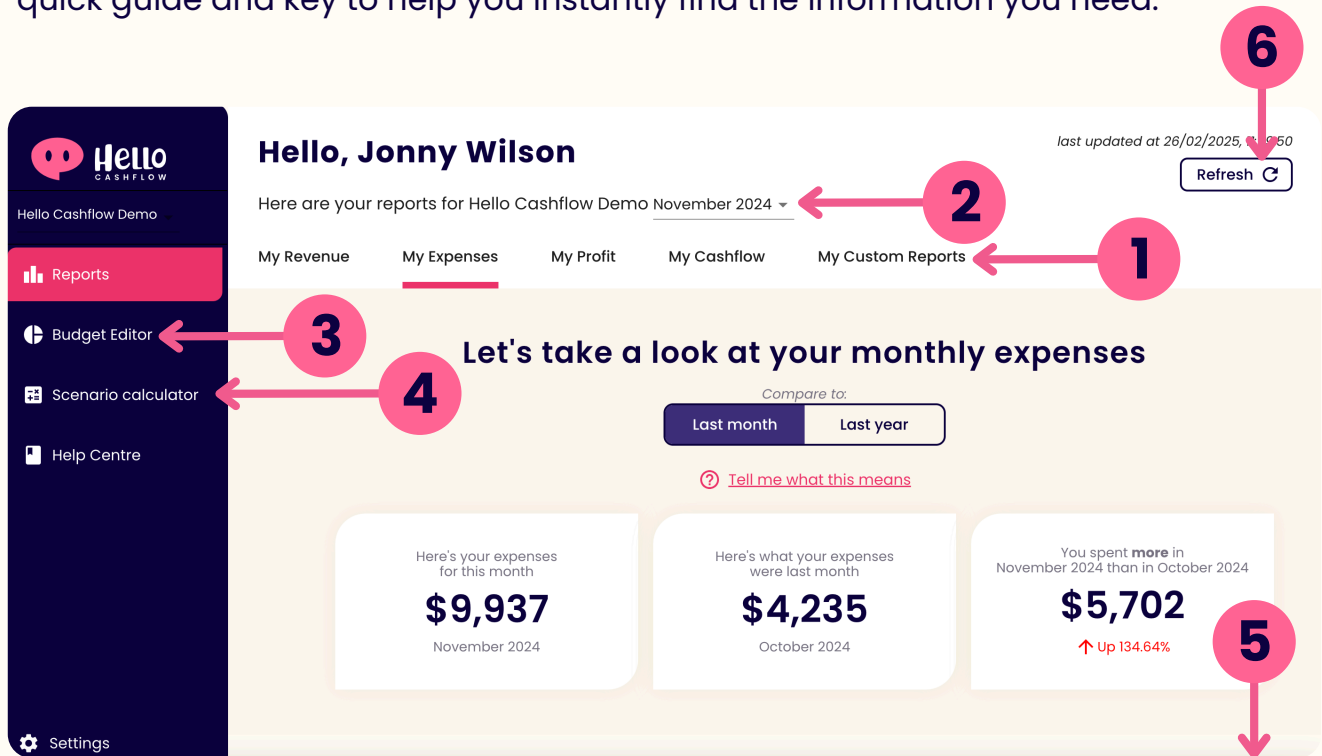
Every tab has sections where you can dive deeper into your numbers, bringing important insights to life that you would otherwise miss.

No more guesswork. No more financial blind spots. Just instant clarity and total control over your business finances.

Let's start with a quick walkthrough of how to navigate HELLO CASHFLOW —then we'll dive into the most common financial questions business owners ask and how to find the answers instantly.

HOW TO NAVIGATE HELLO CASHFLOW

HELLO CASHFLOW is easy to set up and effortless to navigate. Below is a quick guide and key to help you instantly find the information you need.



- 1** Here is where you navigate your different reports and deep dive into your revenue, expenses, profit, cashflow and your custom reports
- 2** Here you can change the month that you'd like to view, by default you will be shown the most recent complete month, but you can toggle to the month of your choice
- 3** Here's where you can edit your budget
- 4** Here's where you can create scenarios for your business and see quickly whether it's a good decision or not
- 5** As you scroll down on each tab you will see all the interesting reports on each area of your finances. Look out for all the toggles and clickable sections for you to deep dive further into your numbers
- 6** Here is where you can refresh your connection to your accounting software. So if you make some changes in your software, just hit refresh and it will immediately be pulled into your HELLO CASHFLOW account

THE TOP FINANCIAL QUESTIONS BUSINESS OWNERS ASK... AND HOW TO GET THE ANSWERS INSTANTLY!

As a business owner, you can't afford to guess when it comes to your numbers. Are you actually profitable? Are your expenses eating too much of your revenue? Will you have enough cash next month?

Most people waste hours digging through spreadsheets, trying to make sense of complicated reports—but not you.

With HELLO CASHFLOW, you get instant, visual answers to your most important financial questions. No spreadsheets. No confusing calculations. Just real clarity at a glance.

Below are just **some of the most common questions business owners ask**—along with the exact reports inside HELLO CASHFLOW that will show you the answers in seconds.



- Is my business spending more than it makes?
- Is my business profitable?
- What percentage was my net profit this month? And what is it on average each month?
- What percentage of my revenue are my expenses?
- Are my profits trending up or down?
- My revenue is inconsistent—how can I see my average revenue and expenses?
- How can I see my cash flow projections to know if I'm at risk of running out of cash?
- How can I find out what portion of my revenue is spent on a specific expense?
- How can I be sure I've budgeted to spend less than my revenue going forward?
- What's my total revenue so far this year vs. last year?
- How much does my business owe in sales tax?
- How accurate is my business budgeting?

Let's Dive in, starting with one of the most important questions a business owner needs to always know the answer to...

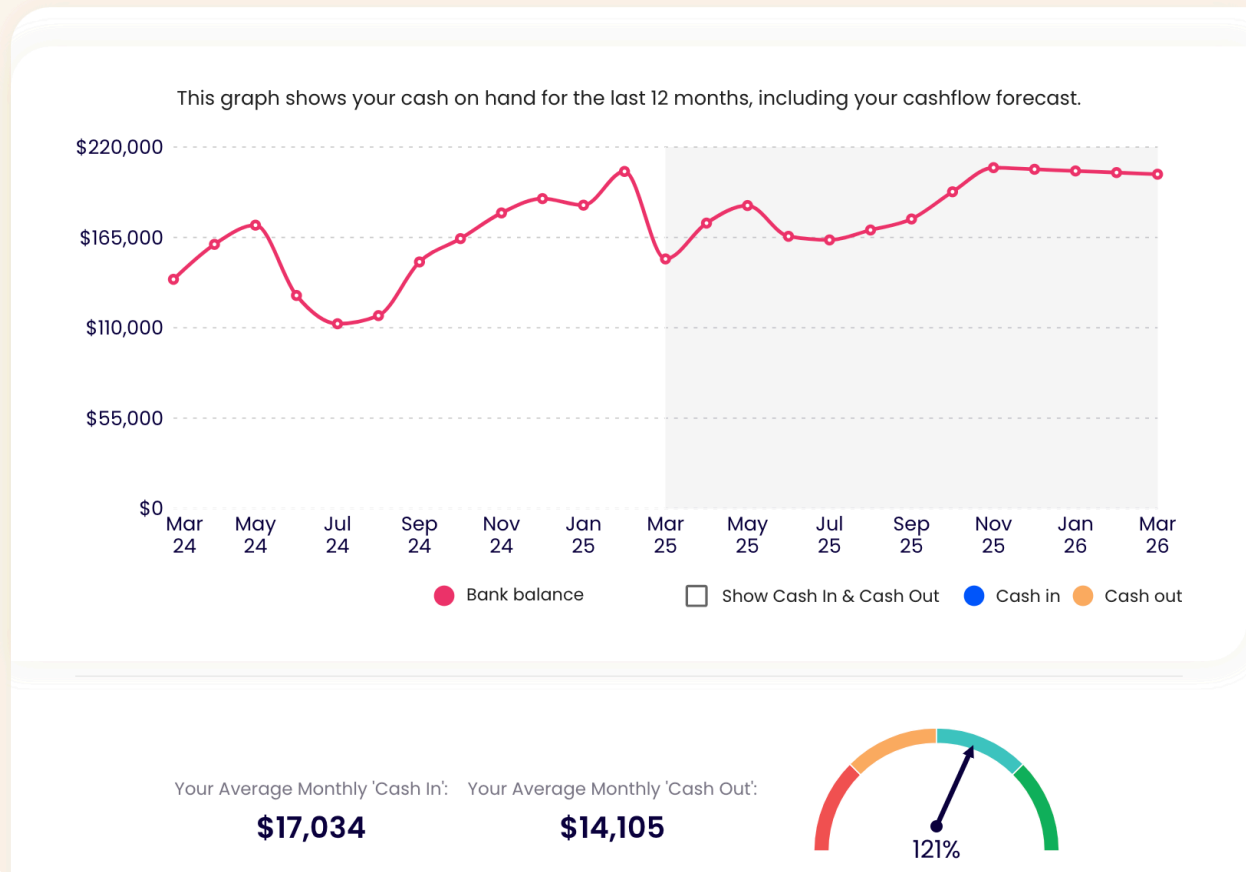
Is my business spending more than it makes?

HELLO CASHFLOW helps you answer this question simply. If your business is spending more than it makes, your cash flow line will trend downward. You can check this in your 'My Cash Flow' tab.

You can also see the average amount of cash coming in and going out each month, along with the remaining balance.

Here is your cashflow forecast

[? Tell me what this means](#)



This chart reflects the total cash flow of your business, including expenses that don't appear in your P&L, such as debt payments, taxes, and asset purchases.

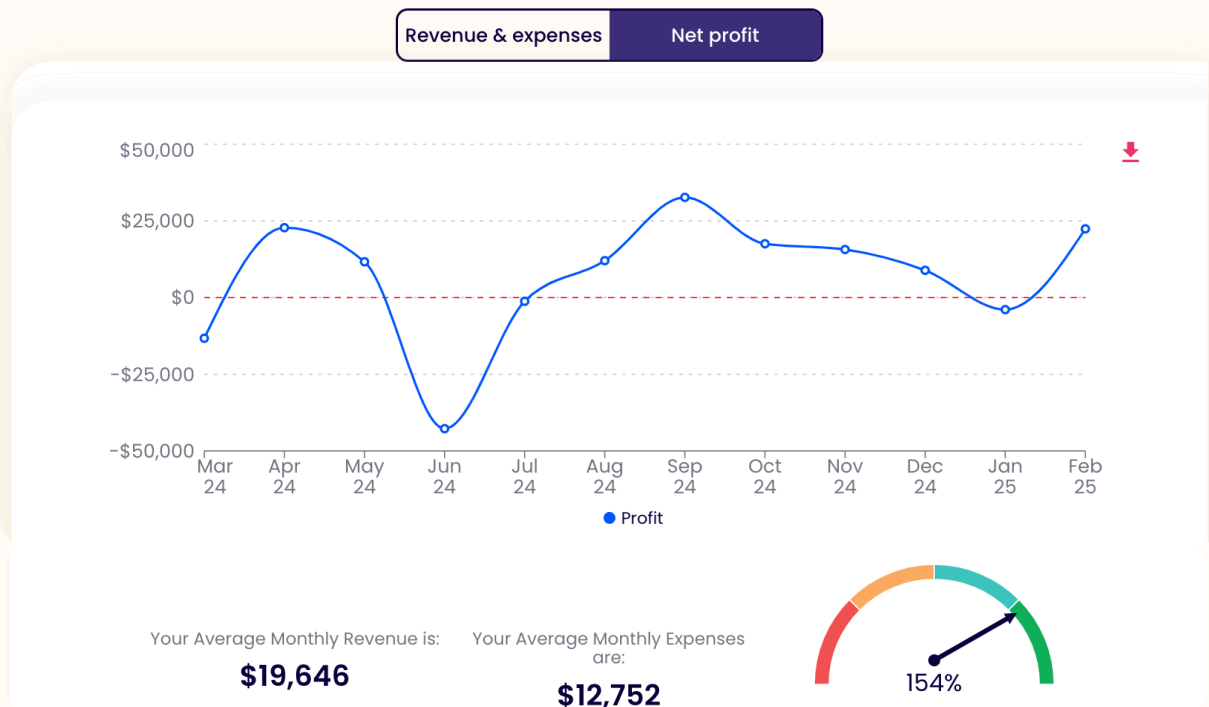
It instantly shows whether your cash flow is healthy and helps ensure you're not spending more than you make.

Is my business profitable?

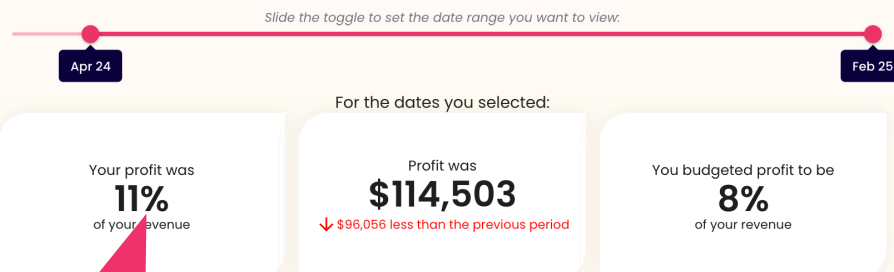
In the 'My Profit' tab, you'll get a clear view of how your business profit is tracking over time.

The averages below show exactly how much profit your business makes per month, instantly revealing whether you're consistently profitable or not.

Here's how your total monthly revenue is tracking against your expenses



Here's a breakdown of your profit between Apr 24 and Feb 25

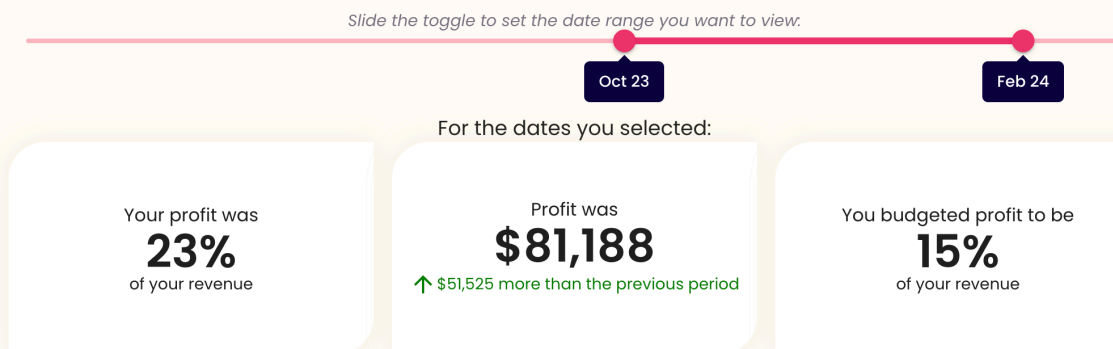


You can also see what percentage of your revenue is profit, with the flexibility to adjust the dates and view this data for any time period you choose.

What percentage was my net profit this month?

On the 'My Profit' page, you can dive deeper into your numbers to see what percentage of your revenue is profit for any selected time period. It also compares this against your budgeted profit, instantly showing whether you've over-performed or fallen short.

Here's a breakdown of your profit between Oct 23 and Feb 24



You can also see how the profit performed each month on this graph, plus below you will see the average profit for each month.

Monthly Revenue and Expenses

The shaded area shows the months you are currently viewing on the following chart and table



How long could my business survive if my revenue dried up tomorrow?

Whether it's a pandemic, a health crisis, a venue change, or an emergency, unexpected events happen. That's why it's crucial to know how long your cash reserves would last if your revenue suddenly dried up.

In the 'My Cash Flow' tab, you can see this instantly and adjust the toggles to fine-tune the variables for the most accurate projection.

Here are some key things you need to know...

Use Current Trends

Use Future Budget

Without Owner Earnings

With Owner Earnings



Based on your last 12 months activity, we estimate:

You have enough cash to last
1 months and 11 days

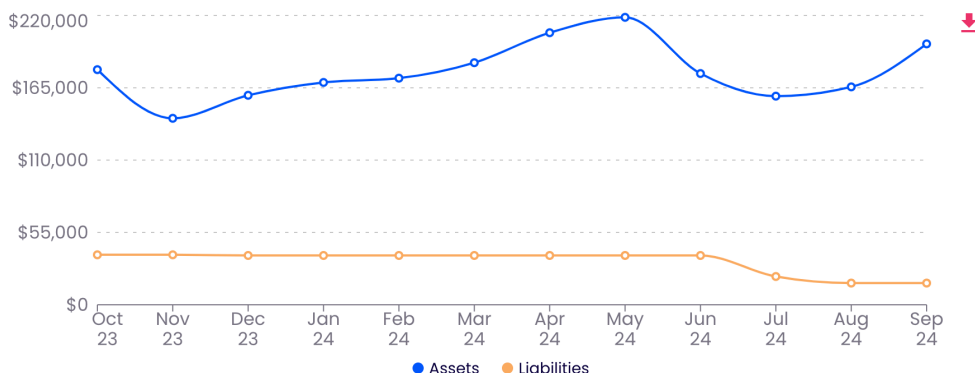
Latest estimate, based on previous average daily expenses of \$410 (excluding owner remuneration) and a bank balance of \$17,322.

How do I know if my business is solvent or insolvent?

In the 'My Cashflow' tab you will see this chart below. If your assets are greater than your liabilities then your business is solvent, but if these lines cross over then your business is technically insolvent.

Here's a look at your Assets and Liabilities

[\(?\) Tell me what this means](#)

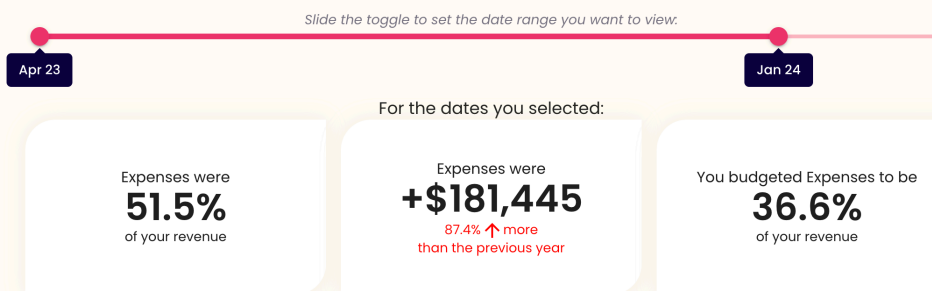


What percentage of my revenue are my expenses?

In the 'My Expenses' tab, you can see what percentage of your revenue goes toward expenses and track how this changes over any time period.

It also compares your actual spending to your budget, instantly showing whether you're staying within your target percentage or overspending.

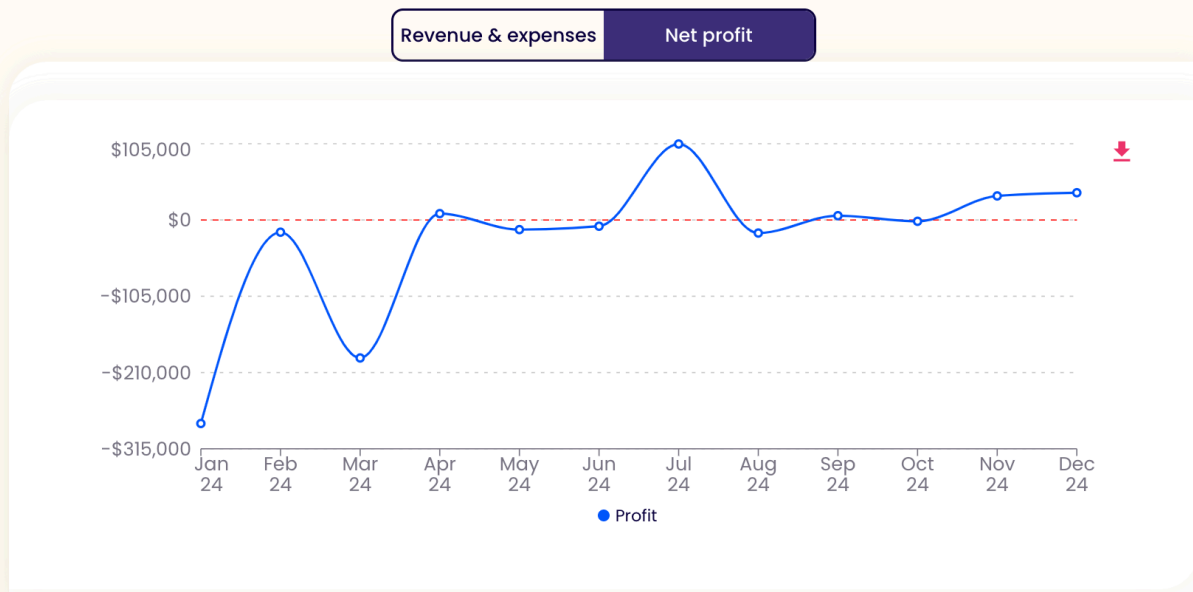
Here's a breakdown of your expenses between Apr 23 and Jan 24



Are my profits trending up or down?

This questions is easily answered when viewing this chart on your 'My Profit' tab. You can toggle to see how your profit or your revenue & expenses are trending.

Here's how your total monthly revenue is tracking against your expenses

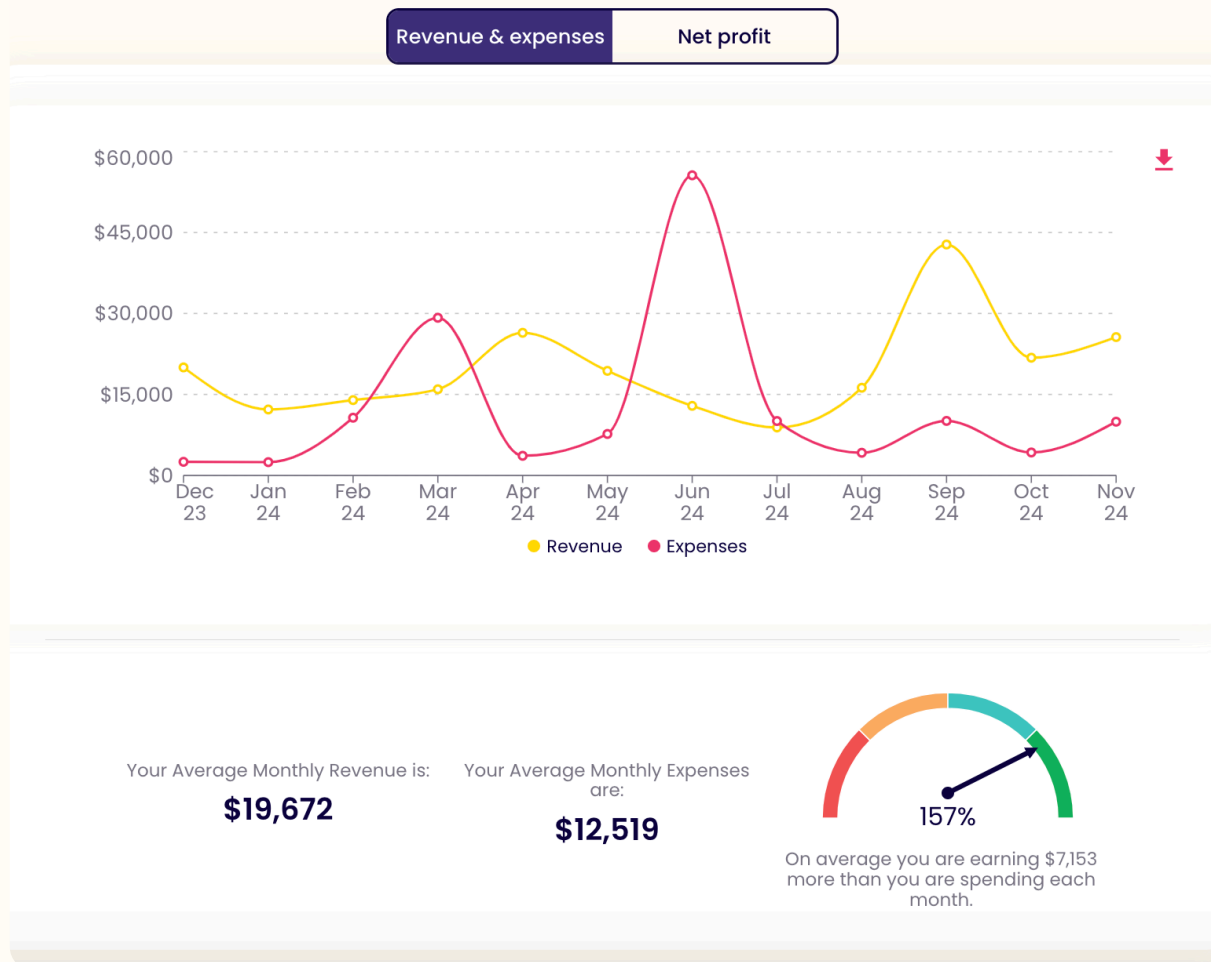


My revenue is inconsistent—how can I see my average revenue and expenses?

When revenue and expenses are lumpy and inconsistent, it's hard to get a clear picture of your actual profit.

In the 'My Profit' tab, you can see your averaged profit over time, giving you an instant, accurate view of whether you're consistently spending less than you make.

Here's how your total monthly revenue is tracking against your expenses



How can I see my cash flow projections to know if I'm at risk of running out of cash?

In the 'My Cash Flow' tab, you can view your cash flow forecast at a glance.

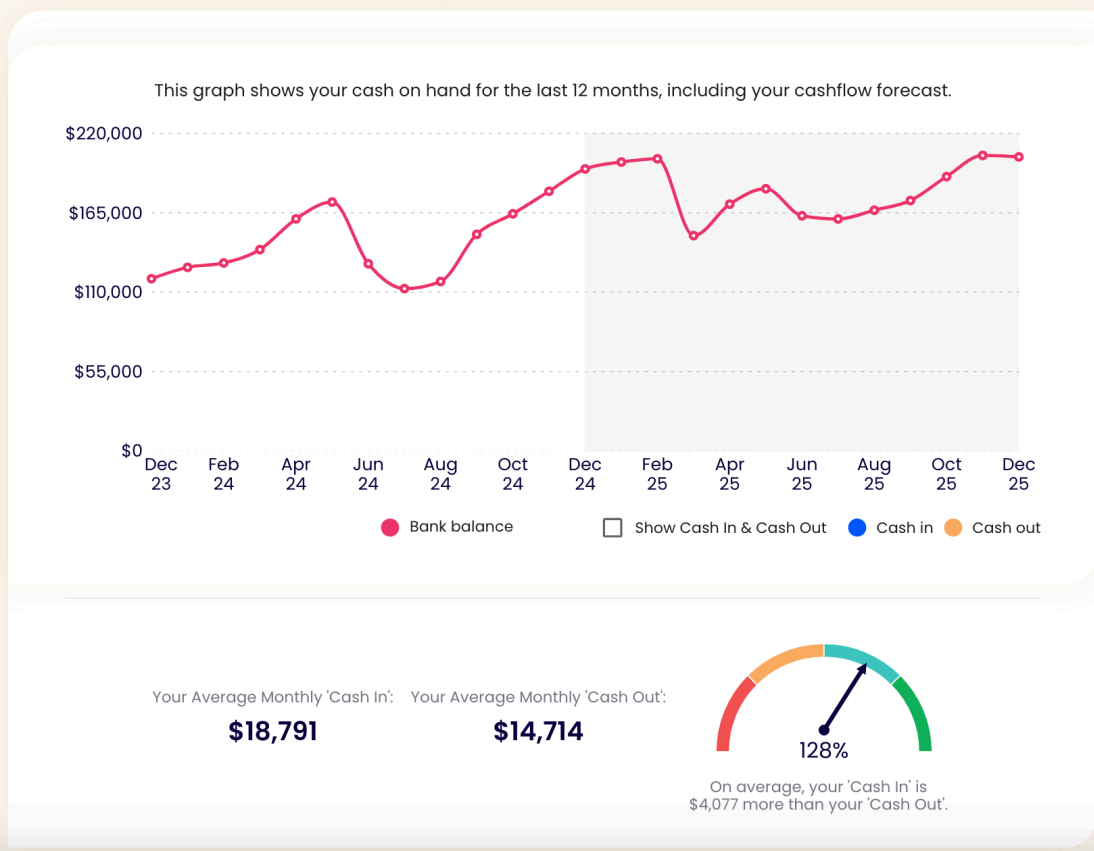
You'll see your actual cash flow over the past 12 months and your projected cash flow for the next 12 months, giving you a clear picture of trends and future cash availability.

With interactive toggles, you can turn cash inflows and outflows on or off to analyze different scenarios, while the averages below show your typical monthly cash movement.

This helps you spot potential cash shortages before they happen, so you can adjust your business strategy and avoid financial shortfalls.

Here is your cashflow forecast

[? Tell me what this means](#)



How can I find out what portion of my revenue is spent on a specific expense?

In the 'My Expenses' tab, you can deep dive into any single expense in your business.

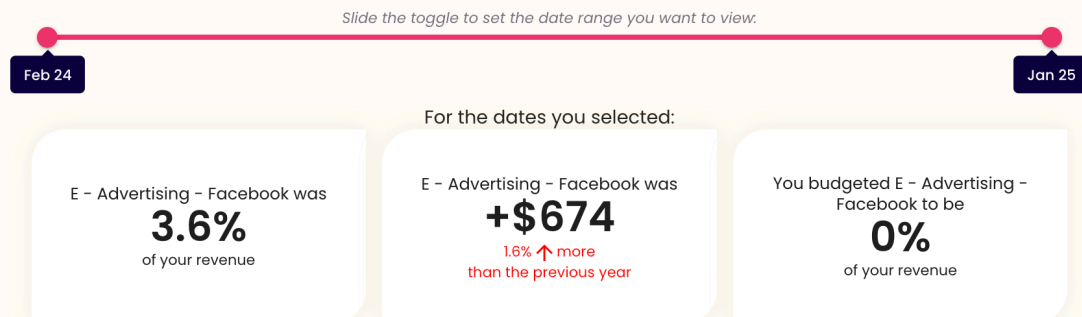
See what percentage of your revenue it takes up, how it compares to last year, and how it's tracking against your budget.

You'll also find total spending over the past 12 months and the average monthly cost for that expense.

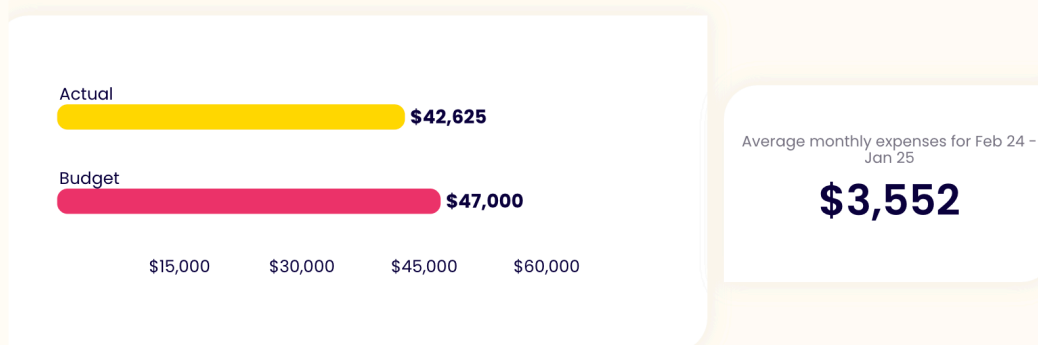
Adjust the date range to view this data for any time period you choose.

View E - Advertising - Facebook

Here's a breakdown of your expenses between Feb 24 and Jan 25



Here's how E - Advertising - Facebook is tracking against your budget between Feb 24 and Jan 25



How can I be sure i've budgeted to spend less than my revenue going forward?

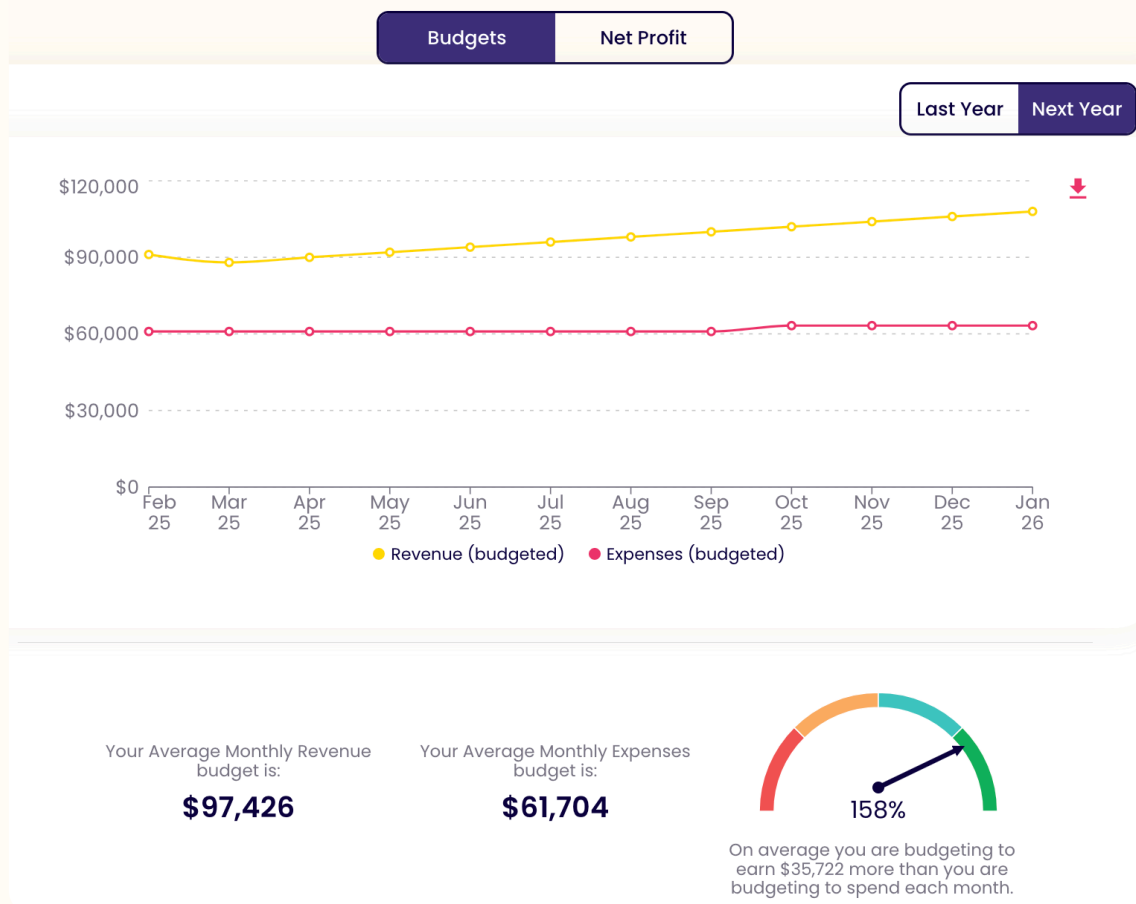
If you don't budget to spend less than you make, you risk running out of money.

In the 'My Profit' tab, you can visually review your budget with charts that show your planned earnings and expenses for the next year, along with automatically calculated monthly averages.

Toggle between the last 12 months and the next 12 months, or switch to view just net profit for a clearer picture.

At any time, you can adjust your budget, then come back to see how your changes impact the charts in real time.

Here's how much net profit you've budgeted to receive



What's my total revenue so far this year vs. last year?

Want to see how you're performing compared to last year?

In the 'My Revenue' tab, you can quickly compare your last 12 months or year-to-date earnings at a glance.

You can do the same for your expenses in the 'My Expenses' tab, giving you a clear view of how your spending trends stack up against previous periods.

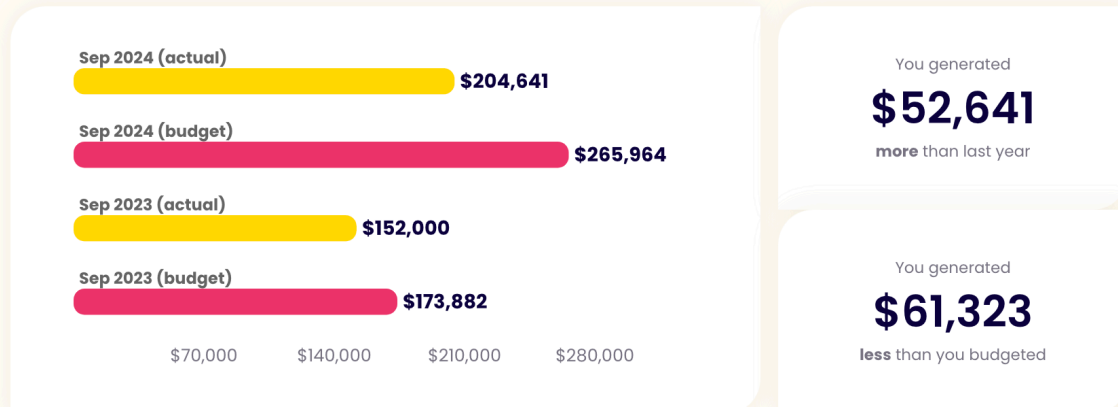
Here's how your expected revenue in the last 12 months compares to your actual revenue

Last 12 Months

Year to date

[? Tell me what this means](#)

For the 12 months ended:



How much does my business owe in sales tax?

No one wants to be caught off guard by a huge sales tax bill. That's why it's crucial to track what you owe and set that money aside in a separate account.

In the 'My Cash Flow' tab, you'll see exactly how much your next sales tax bill will be—or if you're due a refund. This is automatically factored into your cash flow graph, so you always know where you stand—no extra calculations needed.



Your current sales tax liability is:

-\$18,406

This is cash in your bank account collected as tax, net of tax write downs.

You are due a refund!

Something not look right?

How accurate is my business budgeting?

We can't always predict the future, but we want to know whether we tend to be optimistic or pessimistic when it comes to our business budgeting.

On your 'My Profit' tab you will be shown how accurate your budgeting is. You have the ability to toggle and see how it changes over different time periods.

Here's how accurate your budget was this November

This month

Last month

Last 12 months

[? Tell me what this means](#)

Revenue



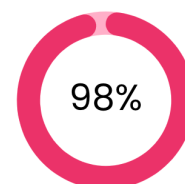
So far for this month, you generated \$2,923 **more** than you budgeted

Expenses



So far for this month, you spent \$6,301 **less** than you budgeted

Overall



Now You're in control, use it...

By now, you have a strong grasp of your financial reports and how to actually use them to make smarter decisions to steer your business in the right direction.

But here's the thing—knowledge without action is useless.

The real power comes when you start using your reports every time you make a big business decision. Before hiring, expanding, or making a major purchase, check your numbers. Let the data guide you instead of making emotional, gut-feel choices.

The more you engage with your numbers, the more control you'll have over your business. And once you have control, you can grow with confidence.

And remember—you're not alone in this. If anything still feels unclear, ask the HELLO CASHFLOW team! We're here to help you master this, so don't hesitate to reach out with questions.

YOUR ACTION STEPS FOR CASHFLOW COMMITMENT #3:

- 1 Do a full read through all of your HELLO CASHFLOW reports (My Revenue, My Expenses, My Profit and My Cashflow)
- 2 Experiment with the 'View more' button on several charts and take a deeper dive into areas of your finances
- 3 Look the the FAQs and explore the questions most important to you right now. Got a question that's not on the list? Ask it in the HELLO CASHFLOW community

CASH FLOW COMMITMENT #4

CALENDAR A MONTHLY CASH FLOW ACTION PLAN

Your next Cash Flow Commitment is to block time in your calendar every month for your monthly Cash Flow Action Plan. This is when you will review the previous month's reports and make any necessary changes for the months ahead.

No longer will you wait until your accountant requests a meeting, or when funds run dry, or when you get around to looking at the numbers.

You will set this up as a recurring monthly calendar event on the first of each month.... **EVERY MONTH.**

**Note - If the first of the month falls on a weekend, move it a few days later to ensure all your bank transactions have been processed and reconciled in your accounting software. This way, you'll be reviewing complete and accurate data.*

If you'd prefer to watch a video walkthrough, you can click [here](#):



Here's the basic formula you can follow. I suggest you copy this into the event notes in your monthly calendar booking with yourself.

ACTION PLAN SUMMARY AND BREAKDOWN:



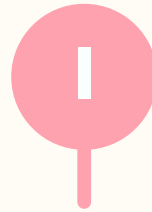
Analyze



Change



Threats



Identify



Outline

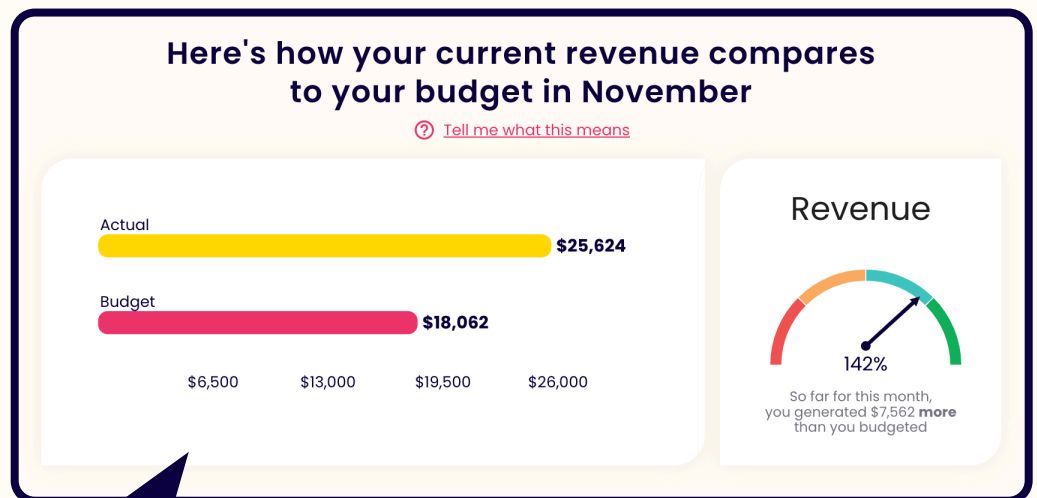


Name

A

Analyse your monthly reports:

Go through your reports in HELLO CASHFLOW and review all your numbers from the previous month.



Look out for areas where you exceeded your budget and where you fell short. See if you notice any patterns or fluctuations in your monthly revenue between this year and the same time year. Ask yourself: were these fluctuations expected? And, if not: what may be the cause of the fluctuations?

Understanding these variations allows you to pinpoint areas of success as well as areas for potential improvement.

C

Change anything in your budget that needs tweaking

Now's the time to make detailed changes for next month's budget.

Recognise that business conditions can change quickly, so staying flexible is crucial. While your Budget serves as a guide, adapting it to evolving circumstances is a smart move.

The more accurate you can be, the more accurate your cash flow forecast will be. So cast your eye through your budget again asking yourself what tweaks need to be made for each revenue and expense line.

T

Threats: Identify any threats in your reports

Now you've analysed last month's numbers and tweaked your budget going forward, did you identify any threats in your numbers or cash flow?

The most common threats are going to be your cash flow projection showing that you will run out of money in the future, particular expenses getting out of control and declining revenue. List any threats you need to deal with.

I

Identify the problem

Ask yourself what's causing this problem in your business. Be honest and walk towards the mess.

Maybe you and your team are struggling to get work done on time which is impacting on the timing of your invoicing – why is that?

Or maybe there is a different problem in your business procedures? Maybe you are falling behind changes in your industry or you are experiencing a capacity problem with your staff and resources? Take the time to identify what the real problem you need to solve is.



Outline the plan to solve the problem

If any challenges or threats arose in the last step, you need to outline the steps you need to take to solve the problem. Be detailed so that you have a clear action plan.



Name the person responsible

Now you've got the steps written out to solve any threats or challenges, there needs to be a name next to each step of who's responsible to action it.

Communicate with everyone who needs to be involved so they know what they need to do and by what date. Even if it's you!

YOUR ACTION STEPS FOR CASHFLOW COMMITMENT #4:

1

Set up a recurring calendar appointment for your monthly action plan to review your finances. Copy and paste the action steps into the notes section of the calendar event.

2

Move any of the calendar appointments where the date falls in the weekend.

3

Complete an action plan review now of your last full month's reports.

CASH FLOW COMMITMENT #5

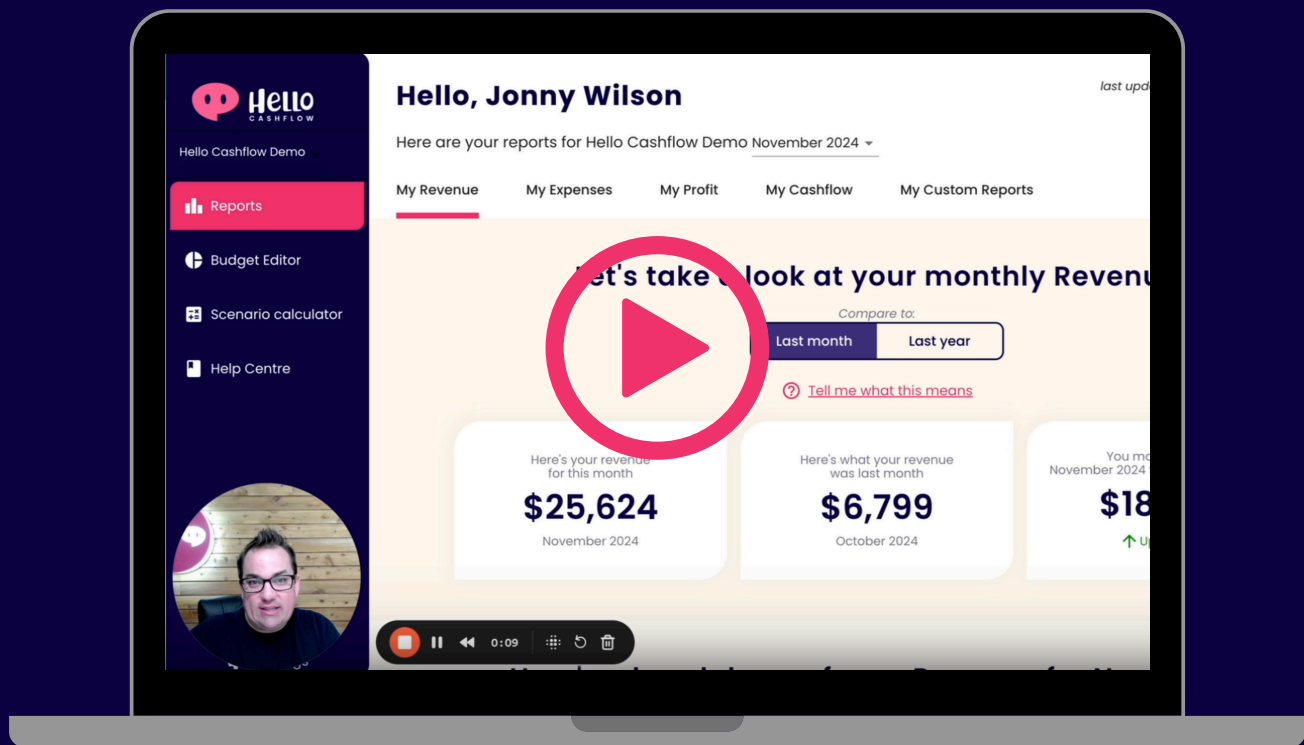
RUN A SCENARIO BEFORE ANY BIG SPENDING

Nothing will kill your business cash flow faster than undisciplined spending, or an undisciplined drive for growth.

The next Cash Flow Commitment you're going to make to yourself is to always run a scenario before any big new spending in your business.

Built within HELLO CASHFLOW is an amazing tool to help you do in minutes what would take most people hours or days to complete.

WATCH THE **SCENARIO TOOL** IN ACTION BY CLICKING HERE!



YOUR SIMPLE 3 STEPS FOR RUNNING A SCENARIO FOR YOUR BUSINESS

Step #1

- Name your scenario (e.g., Hire a General Manager)
- Select your baseline
- Set your forecast period (e.g., 12 months ahead).

Calculator settings

What scenario do you want to model?
Please choose from the list of options below

Select scenario type
Hire a staff member ▼

Give your scenario a name
Scenario name *
Hire General Manager

What baseline would you like this to be modelled on?

☒ My budget period (1st February 2025 – 28th February 2026)
Your scenario will be based off your budget from this period

☐ The last 12 months (1st January 2024 – 31st January 2025)
Your scenario will be based off your **actual** financial performance from the last 12 months

☐ Average of the last 12 months (1st January 2024 – 31st January 2025)
Your scenario will be based off the **average** financial performance of the last 12 months

Set your forecast horizon
Select the number of months you would like your forecast to be calculated across.

12 months

The scenario example here is hiring a new staff member. I want to know if my business can support the hire, how much I can afford to pay them, whether I'll ever run short on cash to cover their wages, and—most importantly—how long it will take to break even!

You can choose whether to run the scenario against the future or the past—either your projected budget for the next 12 months or your actual finances from the last 12 months. In this example, I've selected my projected budget because I know I have extra work coming in that wasn't part of my past financials.

● Step #2

- Enter your expected changes in revenue and expenses for your scenario.
- Add as many categories as you need. The more accurate you are the better.

Enter estimates to calculate your scenario

For hiring a staff member, these are some of the areas that could change in your business. You can add extra factors to refine your scenario. ⓘ

Revenue (Operations)
Enter your expected additional or reduced revenue for each month. You should enter the difference you expect (positive or negative), we will calculate the new monthly totals for that category.

	2024-12	2025-01	2025-02	2025-03	2025-04
⊖ New Revenue Expected »	\$0	\$2,500	\$5,000		
⊕ Add a category					

Expenses (Operations)
Enter your expected additional or reduced expenses for each month. You should enter the difference you expect (positive or negative), we will calculate the new monthly totals for that category.

	2024-12	2025-01	2025-02	2025-03	2025-04	2025-05	2025-06	2025-07	2025-08	2025-09	2025-10	2025-11	2025-12
⊖ Company uniform »	\$320	\$0	\$0	\$0									
⊖ General Manager Salary »	\$7,000	\$7,100	\$7,200	\$7,300	\$7,400								
⊖ New Computer »	\$3,000	\$0	\$0	\$0	\$0								
⊖ Office Equipment Set up »	\$2,500	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
⊖ Signing bonus »	\$1,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
⊕ Add a category													

In this scenario, I've estimated that the new staff member won't generate any revenue in their first month due to training, but over time, their contribution will increase. Every scenario is fully customizable to match the specific situation you're testing.

In this scenario, I know there will be upfront expenses like a new uniform, as well as costs that change over time, such as wages increasing with pay raises or commission. All of this can be added on a monthly basis. If an expense or revenue stays the same every month, it can be added with just one click.

The best part? I can experiment with different numbers before making a commitment. What if I paid them this? What if I set this sales target? I can test it all before making a final decision.

Step #3

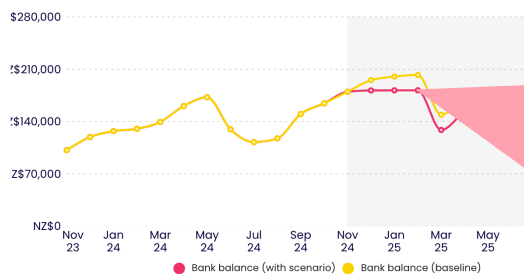
Review your detailed scenario report. You can continue to make adjustments to your budget as needed until you're confident in your decision to move forward with or to abandon your scenario.

Here is your cashflow forecast for your scenario

[Tell me what this means](#)

Scenario + Baseline Scenario Cashflow

This graph shows what your cash flow will look like with and without your new scenario.



In the first graph of this report, you'll see exactly how your cash flow will look with or without this scenario, factoring in both the costs and the potential revenue.

Here's how your scenario will impact your revenue, expenses, and profit

Monthly Annually

Your average monthly revenue will increase by
\$13,750
↑ 70.6% more than the baseline

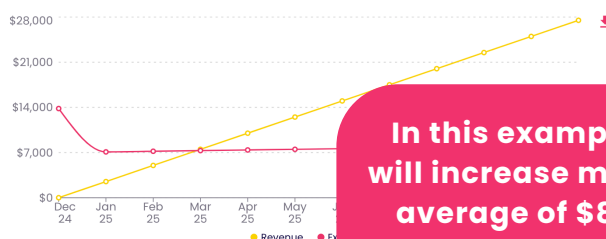
Your average monthly expenses will increase by
\$8,118
↑ 65.5% more than the baseline

With your scenario, your average monthly profit will increase by
\$5,632
↑ 169% more than the baseline

No more guessing, stressing, or hoping for the best—now you can make data-driven decisions with confidence, knowing how this move will impact your business trajectory.

Here's how your scenario looks on it's own without your other Revenue and Expenses

Revenue & expenses Net profit



In this example, my new staff member will increase my monthly expenses by an average of \$8,118 but will increase my monthly profit by \$12,702!

Your Scenario's Average Monthly Revenue will be:
\$13,750

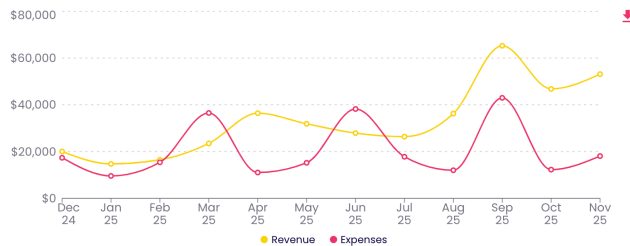
Your Scenario's Average Monthly Expenses will be:
\$8,118



● Step #3 Continued

Here's how your Scenario looks with the rest of your Revenue and Expenses factored in

Revenue & expenses Net profit

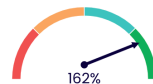


Your Average Monthly Revenue will be:

\$33,214

Your Average Monthly Expenses will be:

\$20,512



On average you will earn \$12,702 more than you will spend each month.

Here's your break even analysis for your scenario



To break even on your scenario it will take:

3 months

The HELLO CASHFLOW Scenario Builder even does a 'Break even' Analysis! For this example, i'll break-even on this new staff member in 3 months. It's worth the risk!

Imagine being able to know if that new asset or location, that new marketing budget or your own wages, really anything that you want to invest in is the RIGHT DECISION!

Whether it's hiring a new employee, buying new equipment, increasing your own salary, or paying off debt faster, it's important to run a forecast scenario for the following reasons:

● Understand the Impact on Cash Flow

Running a forecast scenario shows you how the big spending will affect your cash flow. You'll see if your business can handle the extra expense without running into cash problems. For example, hiring a new person might seem affordable, but the scenario might reveal potential cash shortages in the coming months.

● Evaluate Profitability

A forecast scenario helps you see if the big expense will help your business make more money or strain your finances. By modelling out your new scenario, you can determine if the potential returns are worth the investment.

● Improve Decision-Making Confidence

Making big financial decisions based on gut feelings rather than data can be risky. Forecasted scenarios provide clear data and insights that improve your decision-making process. By seeing the potential outcomes, you can make smarter choices that benefit your business.

YOUR ACTION STEPS FOR CASHFLOW COMMITMENT #5:

1

Test out the scenario tool in HELLO CASHFLOW by choosing a scenario for your business.

Choose a real life scenario you'd be interested in seeing the results of and go through the 3 steps above.

E.g. What would be the impact of hiring the next staff member you'd like to hire, or what's the next big piece of equipment you'd like to buy (e.g. Tractor, new laptop, upgrade in a new building least etc)

CASH FLOW COMMITMENT #6

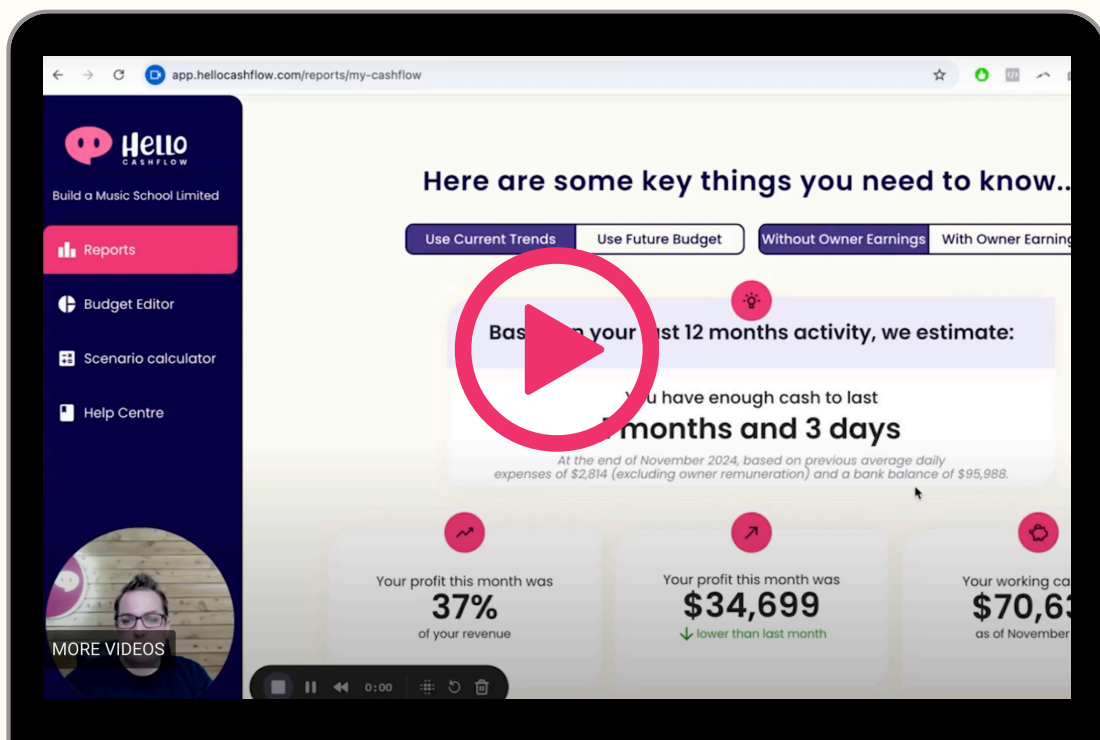
BUILD YOUR EMERGENCY FUND

The 6th and final Cash Flow Commitment you're going to make to yourself, is to build an emergency fund for your business.

There's no shortage of situations that could cause a massive financial hit to your business, whether it's sickness, broken equipment, a weather event, earthquake, theft or losing major income streams.

Nothing will lower your stress levels more than having a fully stocked emergency fund in place so you have the time and money you need to solve the problem.

WATCH AN EXPLANATION OF COMMITMENT #6 INSTEAD!



Do you know how long your business could operate if your revenue suddenly dried up?

Many financial experts suggest that businesses aim to save enough to cover 3–6 months of operating expenses. This range is generally recommended because it provides a substantial cushion to weather short-term financial disruptions.

While the 3–6 months guideline is a good starting point, the specific amount you need depends on several factors unique to your business:

Check out this incredible tool that shows you how long your business can continue to operate if all revenue stopped tomorrow.

You will find this on your 'My Cashflow' tab.



Based on your last 12 months activity, we estimate:

You have enough cash to last

8 months and 30 days

At the end of September 2024, based on previous average daily expenses of \$549 and a bank balance of \$150,064.

It answers the question: If I suddenly had to pay off all my debts before turning off the lights and going home tonight, would I have enough cash plus assets to keep everyone I owe money to happy?

Factors to Consider

How to Determine the Ideal Amount for Your Business's Emergency Fund

Fixed vs. Variable Costs:

Assess the proportion of fixed costs (e.g., rent, salaries) versus variable costs (e.g., inventory). Businesses with high fixed costs might need a larger emergency fund.

Revenue Stability:

Consider the consistency of your revenue. If your income is predictable and steady, you might manage with a smaller fund. Conversely, if your revenue is highly variable, a larger fund would be safer.

Business Stage:

Startups might need a more substantial emergency fund due to the higher risk and instability in the early stages. Established businesses with a stable customer base might need less.

Access to Credit:

If your business has access to lines of credit or loans, you might rely less on an emergency fund. However, having cash on hand is always more secure than depending on borrowed money.

Economic Environment:

In uncertain economic times, having a more considerable emergency fund can provide extra security.

Regularly Review and Adjust:

As your business grows and changes, regularly review your emergency fund target. Adjust your savings goals based on any significant changes in your expenses or revenue patterns.

If your business's average monthly operating expenses are \$10,000, a 3-6 months emergency fund would be between \$30,000 and \$60,000. Adjust this range based on the factors discussed below to suit your specific situation.

1.

Analyse Your Expenses:

Calculate your average monthly operating expenses, including rent, payroll, utilities, supplies, and other regular costs. This will give you a baseline for your emergency fund.

2.

Assess Your Risk:

Consider the volatility of your industry and revenue streams. Businesses in highly unpredictable markets should aim for the higher end of the 3-6 months range or even more.

3.

Set a Real Goal:

Based on your analysis, set a realistic and attainable goal. If saving six months of expenses feels overwhelming, start with a goal of three months and gradually build up.

YOUR ACTION STEPS FOR CASHFLOW COMMITMENT #6:

1

Review how long your businesses emergency fund would currently last by going to the 'My Cashflow' tab in HELLO CASHFLOW.

2

Set a target goal for your emergency fund. How many months would you like it to last and how many dollars will you require?

Goodbye Confusion, Hello Cashflow!

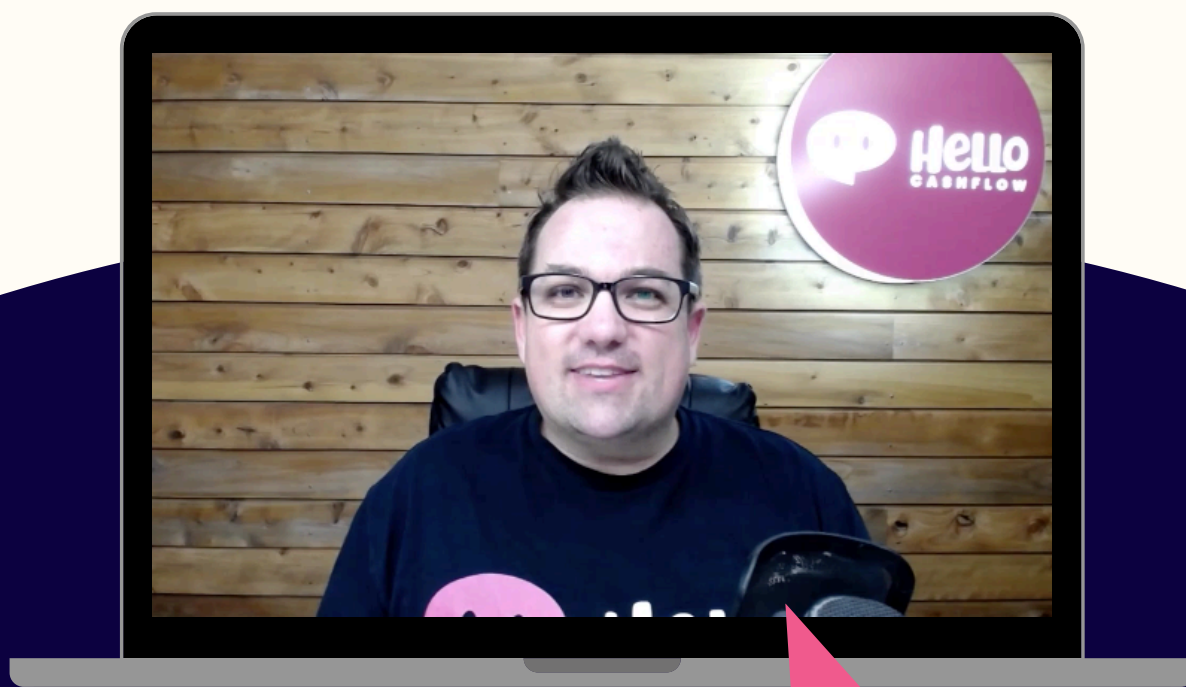
Congratulations on completing your journey through the **6 Cash Flow Commitments!**

You now have the tools and knowledge to finally say goodbye to ugly and confusing reports and hello to Cashflow.

Thank you for trusting us to guide you through this training and for making it to the end. Remember to stay connected in the HELLO CASHFLOW community, where you can:

- *Get all your questions answered*
- *Get regular updates on the new HELLO CASHFLOW features*
- *Hot tips and bonus resources to help improve your business cash flow*

If you have any questions we'd love to hear from you at info@hellocashflow.com



If this training has helped improve your business, I'd love to hear from you! You can email me directly at: jonny@hellocashflow.com

Jonny Wilson - CEO, HELLO CASHFLOW

CHECKLIST

#1 Make Everything Visual

- ☐ Get set up with a free trial to HELLO CASHFLOW
- ☐ Sync HELLO CASHFLOW with your accounting software
- ☐ Reconcile your accounting software & refresh HELLO CASHFLOW for up to the minute accuracy

#2 Budget Every Dollar

- ☐ Choose a budgeting strategy
- ☐ Review your year
- ☐ Start filling in your figures into your HELLO CASHFLOW Budget Editor
- ☐ Set some simple goals
- ☐ Set up a plan for every dollar

#3 Understand Your Cashflow Reports

- ☐ Read through all of your HELLO CASHFLOW reports
- ☐ Experiment with the 'View more' buttons throughout your reports to deep dive into your finances
- ☐ Click the 'Tell me what this means' buttons to learn more about what you are looking at

#4 Monthly Action Planning

- ☐ Set up a recurring weekday calendar appointment
- ☐ Complete an A.C.T.I.O.N. plan review of your last full month's reports.

#5 Scenario Every Decision

- ☐ Test out the scenario tool in HELLO CASHFLOW

#6 - Build Your Emergency Fund

- ☐ Review how long your business could keep going without any income coming in
- ☐ Set a target goal for your emergency fund