

TRACK A / YOUR HOUSEHOLD

Personal finances

Choose personal finances, business finances, or both. Complete the matching worksheet(s), score them on page 3, then build your next move on page 4.

Name: _____ Month: _____

Use one typical month, or average the last three months if income varies. Use one currency throughout. This is a learning tool, not a credit score or a validated financial assessment.

01 Find your monthly breathing room

Percent of income = category amount $\div$ A $\times$ 100. If A $\leq$ 0, write N/A. *A is 100% only when positive. E% + F% = 100%; E is the spending subtotal. Do not add it again to the individual categories.

	MONTHLY AMOUNT	% OF A
A. Take-home household income	_____	100%*
After taxes; include wages, benefits and business pay you receive.		
B. Essential living costs	_____	_____ %
Housing, food, utilities, transport, insurance and necessary care.		
C. Required monthly debt payments	_____	_____ %
Loans and cards; do not count payments already included in B.		
D. Other spending	_____	_____ %
Subscriptions, dining, entertainment and other monthly spending.		
E. Total spending = B + C + D	_____	_____ %
F. Monthly breathing room = A – E	_____	_____ %
G. Breathing-room rate = $F \div A \times 100$	_____	
If A is zero or negative, enter “N/A” and score this category 0.		

02 Measure your safety net

H. Accessible emergency savings	_____
Cash available for emergencies; exclude investments and borrowed funds.	
I. Essential monthly outgo = B + C	_____
J. Reserve months = H $\div$ I	_____
K. Debt-payment rate = C $\div$ A $\times$ 100	_____

For I = 0, write N/A for J; verify that essential costs are complete before scoring. For A $\leq$ 0, K is N/A and earns 0 points. Savings transfers are not spending in E; F is the amount available before new saving or investing.

TRACK B / YOUR BUSINESS

Business finances

Use the same monthly period as the household worksheet if you complete both. Use cash received and cash paid, not unpaid invoices or projected sales.

Business: _____ Month: _____

01 Find the cash your business keeps

Percent of income = category amount $\div$ A $\times$ 100. If A $\leq$ 0, write N/A. *A is 100% only when positive. E% + F% = 100%; E is the spending subtotal. Do not add it again to the individual categories.

	MONTHLY AMOUNT	% OF A
A. Customer cash received	_____	100%*
Exclude loans, owner contributions and sales tax collected for others.		
B. Delivery + operating costs paid	_____	_____ %
Materials, contractors, payroll, rent, software, marketing and other costs.		
C. Business debt payments	_____	_____ %
Include principal and interest; exclude anything already counted in B.		
D1. Owner pay	_____	_____ %
Exclude any owner pay already counted in B.		
D2. Income-tax set-aside	_____	_____ %
Reserve for income taxes once; exclude sales tax held for others.		
E. Total cash outgo = B + C + D1 + D2	_____	_____ %
F. Monthly breathing room = A – E	_____	_____ %
G. Breathing-room rate = $F \div A \times 100$	_____	
If A is zero or negative, enter N/A and score this category 0.		

02 Check resilience and collections

H. Available business reserve cash	_____
Exclude tax funds, borrowed funds and cash committed to bills.	
I. Essential monthly business outgo	_____
Unavoidable costs, debt payments, essential owner pay and tax set-aside.	
J. Reserve months = H $\div$ I	_____
K. Total outstanding customer invoices	_____
L. Outstanding invoices past their due date	_____
M. Overdue share = L $\div$ K $\times$ 100	_____

If K = 0, score collections 25: there is no unpaid-invoice exposure. If I = 0, reserve months are N/A: verify essential costs before scoring. This worksheet measures cash breathing room, not accounting profit. If using both tracks, owner pay is an outgo here and income at home; never add the two incomes or reserve balances together.

THE CHALLENGE / EARN UP TO 100

Find your score

Each track has four categories worth up to 25 points. Score personal and business separately. These suggested bands are coaching prompts, not universal financial standards.

Personal / Use your page 1 numbers

Category	25 points	15 points	5 points	0 points
Breathing-room rate (G)	20% or more	10% to <20%	0% to <10%	Below 0%; or $A \leq 0$
Reserve months (J)	3 or more	1 to <3	More than 0, less than 1	0; or N/A
Debt-payment rate (K)	0% to 10%	>10% to 20%	>20% to 35%	Above 35%; or $A \leq 0$

Business / Use your page 2 numbers

Category	25 points	15 points	5 points	0 points
Breathing-room rate (G)	20% or more	10% to <20%	0% to <10%	Below 0%; or $A \leq 0$
Reserve months (J)	3 or more	1 to <3	More than 0, less than 1	0; or N/A
Overdue share (M)	0%; or $K = 0$	>0% to 10%	>10% to 25%	Above 25%

04 Income-growth follow-through / Both tracks

Earn 5 points for each item completed in the last 30 days. Check separately for each track you use. Check only items you actually completed.

- P ☐ B ☐ Wrote a specific monthly income goal and a deadline.
- P ☐ B ☐ Identified one realistic way to earn more and estimated its costs.
- P ☐ B ☐ Made a concrete income-building move (proposal, job application or offer).
- P ☐ B ☐ Tracked the response or money earned from that move.
- P ☐ B ☐ Scheduled the next step based on what worked or did not.

Personal total: G points + J points + K points + growth points = ____ / 100

Business total: G points + J points + M points + growth points = ____ / 100

YOUR RESULT / YOUR NEXT MOVE

Turn numbers into options

A score is a starting point, not a label. Your lowest category shows where to focus; your cash numbers show how much improvement you need.

Personal: ____ / 100 **Business:** ____ / 100

Using both? Optional combined score = (personal + business) ÷ 2 = ____ / 100. Keep both track scores visible: an average can hide a weak spot. Using one? That track is your result.

0-39 / RESET

Protect essentials. Address negative cash flow and overdue bills before adding new commitments.

40-59 / BUILD

Create consistent breathing room. Reduce one recurring cost and test one realistic income opportunity.

60-79 / MOMENTUM

Strengthen reserves and repeat the income-building moves that are producing results.

80-100 / MORE OPTIONS

Maintain your buffer. Set a deliberate growth goal; a high score does not guarantee financial security.

01 Choose the weakest link

Lowest category: _____ Track: personal / business

Tie? Prioritize negative breathing room first; otherwise choose the issue with the greatest near-term risk.

Breathing room: List one cost you can reduce and one way to increase take-home income or business cash kept.

Reserves: Choose an affordable monthly transfer toward one month of essential outgo, then build from there.

Debt / collections: Personal: list balances, rates and minimums; consider qualified help if payments are unaffordable.

Business: follow up on overdue invoices and clarify payment terms.

Income growth: Choose one skill, offer, job opportunity or customer opportunity; schedule a measurable next step.

02 Your 30-day improvement target

Current monthly breathing room: \$ _____ Desired: \$ _____

Monthly improvement needed = desired – current: \$ _____

Cost reduction target: \$ _____ + added net income target: \$ _____

For business, use additional cash kept after delivery costs, taxes and owner pay—not sales alone.

Example: Current \$100; desired \$400 → \$300 needed. Cutting \$100 in costs and adding \$200 in net income closes that gap. This is an illustration, not an earnings promise.

My next move: _____

Deadline: _____ Re-score date (30 days): _____

Educational worksheet only. No guaranteed outcomes. For tax, debt, investment or insolvency decisions, consult a qualified professional. Do not delay essential payments to improve a score.