



Survival Mode

Cash Flow Checklist

A strategic 10-point plan to maintain financial stability during challenging times

1 Forecast Weekly Cash Flow

Track inflows/outflows 4-6 weeks ahead

2 Tighten Payment Terms

Move from Net-30 to Net-15 (or require deposits)

3 Chase Overdue Invoices

Automate reminders and escalate delinquent accounts

4 Cut Non-Essential Costs

Audit subscriptions, discretionary spending, and slow-moving inventory

5 Renegotiate with Vendors

Extend payables or request discounts for early payments

6 Build a Cash Reserve

Aim for 3 months of operating expenses

7 Offer Early Payment Discounts

Incentivize customers to pay faster (2% off for Net-10)

8 Diversify Revenue Streams

Add retainers, subscriptions, or upsells to smooth income

9 Avoid Overstocking

Align inventory purchases with demand forecasts

10 Secure a Line of Credit

Have emergency funding **before** you need it

Remember: Cash is oxygen. Profitability won't save you if you run out.