



A focused, no-fluff checklist to help you quickly assess and act when your business is low on cash.

1. Know Your Cash Position

- ☐ Check your current bank balance (actual cash, not projected).
- ☐ List all payments due in the next 7 and 30 days.
- ☐ List all cash expected in the next 7 and 30 days (realistically).
- ☐ Calculate how many days of runway you have.

2. Slow the Outflow

- ☐ Pause or delay all non-essential spending immediately.
- ☐ Defer any planned investments, upgrades, or hires.
- ☐ Talk to suppliers about extending payment terms.
- ☐ Review recurring subscriptions and cancel anything not critical.

3. Speed Up the Inflow

- ☐ Chase overdue invoices — start with the largest or oldest.
- ☐ Offer incentives for faster payment (e.g., small discount or credit).
- ☐ Send invoices for anything completed but not yet billed.
- ☐ Review your sales pipeline — chase the fastest-close opportunities.

4. Communicate and Plan

- ☐ Talk to your team honestly about the situation.
- ☐ Contact your accountant or financial advisor for support.

- ☐ Create a 4-week cashflow forecast — even if rough.
- ☐ Set daily check-ins to review cash position and key actions.