

Small Business Financial Clarity Checklist

1. **Bookkeeping is strategic, not just compliance**
Do you review monthly reports as decision tools, not just records?
2. **Tax planning is year-round**
Are you adjusting strategy quarterly instead of waiting for April?
3. **Cash flow ≠ profitability**
Do you track both operating cash flow and net margins separately?
4. **Pricing is benchmarked, not guessed**
Have you compared your pricing to industry norms and client value?
5. **Entity structure is optimized**
Is your S-Corp/LLC/partnership aligned with tax and liability goals?
6. **Bookkeeper ≠ CFO**
Do you have someone modeling scenarios and guiding growth decisions?
7. **Capital contributions & reimbursements are documented**
Are shareholder loans and reimbursements tracked cleanly?
8. **Referrals are a byproduct, not a strategy**
Is your brand generating inbound leads without relying on introductions?
9. **Insurance is benchmarked, not just renewed**
Do you compare coverage and pricing annually against peers?
10. **Financial clarity is built into operations**
Do you have systems that prevent mistakes instead of fixing them later?

How to Use This Checklist

- Print it and review monthly with your team.
- Mark gaps where you're reactive instead of proactive.
- Treat each check as a system to build, not a one-off task.