



FREE GUIDE

Your Money *Map.*

Four steps to **clean books**, smarter **taxes**, real **financial clarity**, and a business that is ready to **grow**.



Do any of these *sound familiar?*

Check every statement that sounds like you.

☐ *"I make money, but I don't know where it goes."*
☐ *"I'm behind on my bookkeeping."*
☐ *"I'm worried I'm paying too much in taxes."*
☐ *"I don't know if my business is actually profitable."*
☐ *"I need funding, but my financials aren't ready."*
☐ *"I need someone to help me understand my numbers."*

■ If you checked even one, this guide is for you

You don't need more financial confusion. Every strong business needs a financial roadmap. This guide walks you through the four stops on that map, in order, because each one builds on the stop before it.

1

Clean Books

Know where you stand

2

Tax Strategy

Keep more of what you earn

3

Financial Clarity

Understand your numbers

4

Business Growth

Know what to do next

■ How to use this guide

- Read one stop at a time. Each one fits on a single page.
- Use the checklists. Every box you can't check is a place to start.
- Do the **one action this week** at the bottom of each stop.
- Finish with the **Financial Health Scorecard** on page 7.

Clean *Books*

Clean books are accurate, up to date records of every dollar that comes in and goes out. They are the foundation for every tax decision, every loan application, and every growth plan.

■ Signs your books need attention

- You can't say what you made last month without opening your bank app.
- Business and personal purchases share one account or card.
- Your accounts haven't been reconciled in more than 60 days.
- Receipts are piling up in a drawer, a shoebox, or your inbox.
- Tax time always turns into a scramble.

■ Your monthly clean books routine

- ☐ Keep business and personal money in separate accounts.
- ☐ Categorize transactions at least once a week.
- ☐ Reconcile every bank and credit card account each month.
- ☐ Save receipts digitally the day you get them.
- ☐ Follow up on unpaid customer invoices.
- ☐ Run a profit and loss report after the month closes.

■ What "reconcile" means

Reconciling is matching your books to your bank and credit card statements, line by line, so every transaction is recorded once and only once. When the two agree, you can trust your numbers. When they don't, something is missing, duplicated, or miscategorized.

ONE ACTION THIS WEEK

If your business and personal money still share an account, open a separate business checking account and run all business activity through it.

Tax Strategy

Tax season shouldn't be the first time you discover what you owe, or what you missed. Tax strategy is year round planning that helps you claim every legitimate deduction, avoid surprises, and legally keep more of what you earn.

Reactive owner	Proactive owner
Hunts for receipts at filing time	Tracks deductible expenses all year
Learns the tax bill when the return is done	Estimates taxes every quarter
Loses deductions with no records to back them up	Keeps records that support every deduction
Makes big purchases, then asks about taxes	Checks the tax impact before big decisions

■ Deductions worth asking about

- Home office
- Business use of your vehicle
- Software and subscriptions
- Training and professional development
- Business insurance
- Retirement plan contributions
- Bank and card processing fees

Eligibility depends on your situation. Confirm with a tax professional before you claim.

■ Federal estimated tax due dates

Payment 1	April 15
Payment 2	June 15
Payment 3	September 15
Payment 4	January 15 (next year)

For owners who expect to owe tax not covered by withholding. When a date falls on a weekend or legal holiday, it moves to the next business day.

ONE ACTION THIS WEEK

Open a separate savings account for taxes and move a set percentage of every payment you receive into it. Ask your tax professional what percentage fits your business.

Financial *Clarity*

Revenue tells you what you earned. Your reports tell you what it means.

Profit and Loss

"Am I making money?"

Revenue, expenses, and net profit over a period of time, like a month or a year.

Balance Sheet

"What do I own?"

Assets, liabilities (what you owe), and owner's equity on a single date.

Cash Flow Statement

"Where did my cash go?"

Cash in and out from operations, investing, and financing.

■ Five numbers every owner should know

Number	How to find it
Revenue	Total income from sales, before any expenses
Gross profit margin	$(\text{Revenue} - \text{cost of goods sold}) \div \text{revenue}$
Net profit margin	$\text{Net profit} \div \text{revenue}$
Cash runway (months)	$\text{Cash on hand} \div \text{average monthly expenses}$
Accounts receivable	Money your customers owe you right now

■ See it in action: one month for a sample business

Revenue	\$20,000	Gross profit (\$20,000 – \$8,000)	\$12,000
Cost of goods sold	\$8,000	Gross profit margin	60%
Operating expenses	\$9,000	Net profit (\$12,000 – \$9,000)	\$3,000
Cash on hand	\$34,000	Net profit margin	15%
Monthly expenses (\$8,000 + \$9,000)	\$17,000	Cash runway	2 months

ONE ACTION THIS WEEK

Pull last month's profit and loss report and write down two numbers: your net profit and your net profit margin.

Business Growth

Growth takes more than more sales. It takes a plan built on real numbers, so every new dollar makes your business stronger instead of busier.

■ Four growth levers

- **Pricing.** Know what each job or product costs you before you set the price.
- **Cash flow.** Forecast 90 days ahead so slow months never surprise you.
- **Profitability.** Find your most and least profitable services and customers.
- **Planning.** Set a monthly revenue goal and a monthly profit goal.

■ Get funding ready

Lenders commonly ask for:

- ☐ Profit and loss and balance sheet, year to date and prior years
- ☐ Business tax returns, often the last two to three years
- ☐ Recent business bank statements
- ☐ A list of current business debts
- ☐ Receivables and payables reports

Requirements vary by lender and loan type.

■ The 30 minute monthly money meeting

Agenda item	Time
Review your profit and loss against last month	10 min
Check your cash balance and bills due in the next 30 days	5 min
Review unpaid invoices and follow up	5 min
Move money into your tax savings account	5 min
Set one financial goal for next month	5 min
Total	30 min

ONE ACTION THIS WEEK

Put your first monthly money meeting on your calendar, and make it a repeating event.

Financial Health *Scorecard*

Give yourself one point for every "yes." Be tough on yourself. A "sort of" is a no.

1	My business and personal money are in separate accounts.	☐ Yes ☐ No
2	My books are up to date through last month.	☐ Yes ☐ No
3	Every bank and credit card account is reconciled each month.	☐ Yes ☐ No
4	I can name my net profit for last month.	☐ Yes ☐ No
5	I set money aside for taxes from every payment I receive.	☐ Yes ☐ No
6	I know my quarterly estimated tax due dates.	☐ Yes ☐ No
7	I review a profit and loss report every month.	☐ Yes ☐ No
8	I know how many months my business could run on the cash it has.	☐ Yes ☐ No
9	My financials would be ready if a lender asked for them tomorrow.	☐ Yes ☐ No
10	I have a written revenue and profit goal for this year.	☐ Yes ☐ No

My score: _____ out of 10

8 to 10

ON TRACK

Your map is clear. Keep the routine and start planning your next stage of growth.

5 to 7

GETTING THERE

You have a foundation. A few gaps could be costing you money and time.

0 to 4

OFF THE MAP

It's time to get help. Clean books and a clear plan will change how your business feels.

YOUR NEXT STEP

Scored under 8? Book a free consult and bring this scorecard. We'll walk through your answers together and map out what to fix first. **Schedule your free consult.**



Ready for your *financial* roadmap?

You focus on your business. Let us worry about your books, so you have more time for customers, sales, leading, and growth.

Bookkeeping

Know where you stand

Accurate, up to date books that give you a reliable financial picture.

Payroll

Take care of your people

Your team paid correctly and on time, with records and reporting on track.

Advisory

Know what to do next

Cash flow, profitability, and pricing turned into a plan for growth.

Taxes

Keep more of what you earned

Proactive planning and accurate preparation, all year long.

SCHEDULE A FREE CONSULT

Call 817-623-6625 · **Email** info@moneymapbookkeeping.com

Hours Monday to Friday, 9 AM to 7 PM Eastern · moneymapbookkeeping.com

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