

FREE CUSTOMER RESOURCE

The 20 Minute Weekly Money Pulse

A short owner check for the money that needs attention this week.

Purpose: Use trusted records to see what is available, what is expected, what is due, and the one financial action that matters most over the next seven days.

Start with a defined week

Choose a review date and look only at the next seven days. Use your current bank, invoicing, bill, payroll, and bookkeeping records. This worksheet does not replace those systems or a reconciliation.

Review date: _____ **Seven day period ends:** _____

What is available now

Record the reconciled cash available in the business accounts you use for near-term decisions.

Account or source	Amount available	Last verified

Total cash available: _____

What money is expected

Customer or source	Amount	Expected date	Confidence or issue

What must be paid

Commitment	Amount	Due date	Ready to pay

Check pressure before it becomes urgent

Overdue money

Customer or invoice	Amount	Days overdue	Next follow up

One meaningful cost change

What changed: _____

What the records show: _____

What still needs clarification: _____

Choose one decision

- ☐ Follow up on money expected or overdue.
- ☐ Adjust the timing of a permitted payment.
- ☐ Pause or question a cost before committing.
- ☐ Ask a qualified professional about a decision outside your scope.

Decision: _____

Owner: _____ **Due date:** _____

Your Next Step: Complete the action you selected, then put a seven day review on your calendar.

Worked example

Pine Street Studio is fictional. Its records show \$8,400 available today, \$3,200 expected this week, and \$7,100 in commitments due. A \$1,600 invoice is 18 days overdue, and a software renewal increased by \$180.

The owner does not count the expected payment as available cash. The decision is to follow up on the overdue invoice today, confirm the payroll amount tomorrow, and delay the optional software renewal until its use is reviewed.

Decision	Owner	Due date	Watch next week
Follow up on invoice PS 1048	Owner	Today	Payment status
Confirm payroll total	Bookkeeper	Tomorrow	Final cash requirement
Review software renewal	Operations lead	Friday	Active users and cost

Seven day review

- ☐ Did the expected money arrive when planned?
- ☐ Were the commitments paid or deliberately rescheduled?
- ☐ Was the overdue item resolved or assigned a new action?
- ☐ Did the selected decision reduce uncertainty?
- ☐ What needs to carry into next week's pulse?

Carry forward: _____

Use only the minimum customer and payment information needed for the review. Do not place banking credentials, full payment-card data, tax identifiers, passwords, or unnecessary personal information in this worksheet. This resource provides general business education, not accounting, tax, legal, lending, or investment advice. Use your accounting system as the system of record and route specialist decisions to an appropriately qualified professional.