



## 💡 Cashflow Clarity – Pro Tips to Use Your Tracker with Confidence

Download the Template with the link provided and start filling it out.

Whether you're a coach, consultant, freelancer, or business owner — understanding your cashflow clearly helps you feel **less stressed** and **more in control**.

This toolkit is your first step toward smarter money decisions. Here's how to make the most of it.

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### ✅ 1. Your Bank Balance ≠ Your Cashflow

Don't confuse what's in your bank with your real cashflow.  
Your **incoming payments, expenses, and delayed invoices** tell a bigger story.

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### ✅ 2. Track Receivables Honestly

Some clients will pay late.  
That doesn't mean you're failing — it means your tracker needs to reflect **real cash movement**.

💡 Enter the **expected amount** in the invoice month,  
but **move the actual cash** to the month when it hits your account.

This helps you plan with **accuracy** — not false hope.

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### ✅ 3. Don't Forget the Hidden Costs

Monthly subscriptions, annual renewals, quiet seasons, taxes — they all affect your available cash.

✦ List **every recurring expense** (even small ones),  
so you know your **real break-even point**.

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### ✅ 4. Plan for Gaps and Growth

Use the sheet not just to survive, but to strategize.  
If you notice a dip in projected income in 2 months, now's the time to launch an offer, pitch, or cut costs.

This gives you power — not panic.



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### ✅ 5. Update It Weekly (It Takes 5 Minutes)

Don't wait till month-end.

Add your new sales, actual expenses, and client payments weekly.

🕒 It's easier than you think — and it keeps your confidence up.

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### Bonus Tip: Color-Code Your Categories

Use colors in your sheet:

- 🟢 Green = confirmed payments
- 🟡 Yellow = expected
- 🔴 Red = delayed or at-risk

This helps you see your **financial health at a glance**.

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### 🎁 You're Already Ahead

Most people avoid looking at money out of fear.

But YOU took action — and action brings clarity.

Use this every week, and you'll stop feeling like you're drowning — and start seeing the big picture.

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If you'd like personalized help reviewing your cashflow, book a private session with me here:

👉 <http://gailey.ch/claritycashflowsession>

*With clarity and purpose,*

**Helen Gailey**

Business Coach & Founder, BYBSA