CASH FLOW FREE UP

(creates a vacuum)

Call Them Up! Cut It Down

credit card co, phone service, internet, utilities, lawn maintenence, bookkeeping, payroll services, cleaning crew, student loans	1 Ask for a better rate or how you can organize the info better for them so their time decreases	
bundle discounts for insurance- or increase my deductible	4	
How to reduce? Paper, ink, other supplies, energy, gas, etc	2programmable thermostat	
Check in with CPA, what else can I write off?	3 (instead of bringing snacks from home, they are office supplies and can be stored at your office)	if work from home, the rental space of your home office
double check personal property tax - do you really have all of that stuff?	5	
Refi anything?	6	

Budget

Look at last 2 years of spending	4
Make one for business and personal	5
Create tracking form or use PnL to stay on track	6
Who can I trade with?	7 make it strategic
Save enough cash for 1-3 months of living to increase breathing room	1
Challenge all spending with fresh eyes	2 (buy an espresso machine for your office instead of heading to the coffee shop twice a day)
Pay off cc with a vengence with lowest balance and then add that payment to next highest bill	3

Bring More In

Rent out space when I am not there	4
Look at marketing that is not producing and funnel that $$ into what is	1
Who can I cross market with?	5
Look into add-on services	2
Update your payment terms from clients: No net 45	3
What is sitting around my office that I can sell?	6

Appreciate What I Have

What can I clean, fix or upkeep so it lasts longer?	4
Assess and then cancel unneeded subscriptions	1 cable, magazines, newspaper, music subscription services, etc.
Bring your lunch & eat dinner at home	3 light a candle to make it special :)
If I don't love it - donate or consign it	2