JANUARY CASH-FLOW CRASH PREDICTOR

Financial Assessment Worksheet

January Stability Predictor Worksheet

Use Q4 to Forecast January Wins or Crashes — Before They Hit.
This worksheet helps you calculate January financial stability using **real Q4 numbers** and **historical January patterns**, so you can predict if you're heading into the new year Stable or at High Risk.

1. Gather Your Q4 Revenue (Actual Numbers)

Write in your **actual** revenue for:

- **October Revenue: ________________________**
- **November Revenue: ________________________**
- **December Revenue: ________________________**

Add them together:
Total Q4 Revenue = Oct + Nov + Dec
Total Q4 Revenue: ________________________

2. Identify Your Monthly Operating Expenses

List your predictable, recurring business expenses (rent, payroll, utilities, software, insurance, supplies, etc.).

- **Monthly Operating Expenses: ________________________**

Multiply this number by 3 months:

Total Q4 Base Operating Expenses = Monthly Expenses × 3
Total Q4 Expenses: ________________________

3. Factor In Annual or Seasonal Costs

Write down the **total** of any annual bills, renewals, subscriptions, licenses, or seasonal expenses paid in Q4.

- **Annual/Seasonal Q4 Costs: ________________________**

Add these to your base Q4 expenses:

Total Q4 Operating Costs = Base Q4 Expenses + Annual/Seasonal Q4 Costs
Total Q4 Operating Costs: ________________________

4. Determine Your Q4 Performance Trend

Use this to calculate your average monthly Q4 revenue.

Average Monthly Q4 Revenue = Total Q4 Revenue ÷ 3
Average Q4 Monthly Revenue: ________________________

5. Estimate January Revenue (Using Historical Patterns)

Think back to past years:

- Did January usually drop?
- Stay steady?
- Increase slightly?

Historical January Revenue (last year or 2-year average): ________________________

Now compare January historically to your Q4 monthly average.

Typical January % Change (Drop or Gain): ________________________

Apply it to your Q4 average:

Projected January Revenue = Avg Monthly Q4 Revenue × (1 + % Change)
Projected January Revenue: ________________________

6. Determine January Operating Costs

Most operating expenses remain the same, but January often includes:

- Taxes
- Renewals
- Insurance adjustments
- Inventory restock

Write down:

- **Standard Monthly Operating Expenses: ________________________**
- **January-Only Extra Costs: ________________________________**

Total January Operating Costs = Standard + Extra
Total January Operating Costs: ________________________

7. Calculate Your January Projected Cash Position

Use the formula:

Projected January Cash Position = Projected January Revenue – Total January Operating Costs

- **Projected January Cash Position: ________________________**

8. Determine Your January Risk Level

STABLE:

- Projected cash position is **positive**
- You can cover January expenses
- You have margin for slow weeks or weather disruptions

HIGH RISK:

- Projected cash position is **zero or negative**
- You won't cover January expenses without additional funding
- Vulnerability to even small revenue dips

Circle one:
? **STABLE** ? **HIGH RISK**

**9. Reflection:

Why did your January prediction land where it did?**
Write your insight here:

---

10. What's your next move? (Choose ONE actionable step)

This worksheet gives you a January Financial Forecast using real history, real patterns, and smart projection — so you never walk into the new year blind.

Check out the Potential Funding Calculator using the QR Code.