

Financial Clarity Scorecard™

The 10-Minute Executive Assessment

Every Business Owner Should Take

Discover Your Financial Health Score in 10 Minutes



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Founder & Fractional Controller

MA Accounting & Consulting Services

Financial Clarity Creates Confident Decisions.

Dear Business Owner,

Congratulations.

Building a business is one of the hardest things you'll ever do.

Unfortunately, many business owners spend years working in their business without ever truly understanding its financial health.

Over the past 20+ years, I've worked with businesses of all sizes. One thing I've learned is this:

Successful businesses don't happen by accident.

They are built through better financial decisions.

This Scorecard will help you identify strengths, uncover opportunities, and begin building greater Financial Clarity.

My hope is that when you finish, you'll see your business in a completely new way.

— **Irene Arroyo, MBA**

The Financial Clarity Method™

Every business owner wants growth. Few realize that growth is built on financial leadership.

The Financial Clarity Journey



BUILD A FINANCIALLY STRONG BUSINESS



PLAN FOR GROWTH



TURN DATA INTO DECISIONS



MASTER YOUR CASH



KNOW YOUR NUMBERS

Financial Clarity Creates Confident Decisions.



Pillar One

Know Your Numbers

Financial Awareness

"You can't lead what you don't understand."

Why This Matters to Your Business

Know your numbers. Make better decisions.



Financial Health Check

Rate each statement: (1 = Never | 2 = Rarely | 3 = Sometimes | 4 = Usually | 5 = Always)

1. I can confidently explain my business's financial health.
☐1 ☐2 ☐3 ☐4 ☐5
2. I review my financial statements every month—not just at tax time.
☐1 ☐2 ☐3 ☐4 ☐5
3. I know which products or services generate the highest profit.
☐1 ☐2 ☐3 ☐4 ☐5
4. I understand what my business needs to break even each month.
☐1 ☐2 ☐3 ☐4 ☐5
5. Financial information influences my business decisions.
☐1 ☐2 ☐3 ☐4 ☐5

Pillar Score

Pillar Score: ____ /25

Pillar Two

Master Your Cash

Financial Stability

"Profit is an opinion. Cash is a fact."

Why This Matters to Your Business

Strong cash flow keeps your business flexible, resilient, and ready for growth.

Financial Health Check

Rate each statement: (1 = Never | 2 = Rarely | 3 = Sometimes | 4 = Usually | 5 = Always)

1. I know how much cash my business needs each month to operate.
☐1 ☐2 ☐3 ☐4 ☐5
 2. I monitor my cash flow regularly, not just my bank balance.
☐1 ☐2 ☐3 ☐4 ☐5
 3. I have a process for collecting overdue customer payments.
☐1 ☐2 ☐3 ☐4 ☐5
 4. I forecast future cash needs before making major spending decisions.
☐1 ☐2 ☐3 ☐4 ☐5
 5. I rarely experience unexpected cash shortages.
☐1 ☐2 ☐3 ☐4 ☐5
-

Pillar Score

Pillar Score: ____ /25

Pillar Three

Turn Data Into Decisions

Financial Confidence

"Your financial statements should guide decisions—not collect dust."

Why This Matters to Your Business

Financial data reveals opportunities, risks, and trends before they impact your business.

Financial Health Check

Rate each statement: (1 = Never | 2 = Rarely | 3 = Sometimes | 4 = Usually | 5 = Always)

1. I review key financial metrics every month.
☐1 ☐2 ☐3 ☐4 ☐5
 2. I compare actual results to my budget or expectations.
☐1 ☐2 ☐3 ☐4 ☐5
 3. I understand why my profits increase or decrease.
☐1 ☐2 ☐3 ☐4 ☐5
 4. I use financial information when making strategic decisions.
☐1 ☐2 ☐3 ☐4 ☐5
 5. I identify trends before they become major problems.
☐1 ☐2 ☐3 ☐4 ☐5
-

Pillar Score

Pillar Score: ____ /25

Pillar Four

Plan for Growth

Strategic Planning

"Hope is not a financial strategy."

Why This Matters to Your Business

Planning today prepares your business for tomorrow's opportunities.



Financial Health Check

Rate each statement: (1 = Never | 2 = Rarely | 3 = Sometimes | 4 = Usually | 5 = Always)

1. My business has an annual budget.

☐1 ☐2 ☐3 ☐4 ☐5

2. I maintain a rolling cash flow forecast.

☐1 ☐2 ☐3 ☐4 ☐5

3. I evaluate ROI before making significant purchases.

☐1 ☐2 ☐3 ☐4 ☐5

4. I know how much capital my business will need to grow.

☐1 ☐2 ☐3 ☐4 ☐5

5. My growth decisions are supported by financial planning.

☐1 ☐2 ☐3 ☐4 ☐5

Pillar Score

Pillar Score: ____ /25

Pillar Five

Build a Financially Strong Business

Financial Leadership

"Strong businesses are built intentionally."

Why This Matters to Your Business

Strong financial systems create businesses built to last.

Financial Health Check

Rate each statement: (1 = Never | 2 = Rarely | 3 = Sometimes | 4 = Usually | 5 = Always)

1. **My business has documented financial processes.**
☐1 ☐2 ☐3 ☐4 ☐5
 2. **I receive accurate financial reports on time.**
☐1 ☐2 ☐3 ☐4 ☐5
 3. **Internal controls help protect my business.**
☐1 ☐2 ☐3 ☐4 ☐5
 4. **Financial performance is reviewed regularly.**
☐1 ☐2 ☐3 ☐4 ☐5
 5. **I have confidence in my company's financial future.**
☐1 ☐2 ☐3 ☐4 ☐5
-

Pillar Score

Pillar Score: ____ /25

Your Financial Clarity Score

Your score is more than a number—it highlights where your greatest opportunities for improvement exist.

Add up all five pillar scores.

Maximum Score = 125

105–125

Financially Confident

You have a strong financial foundation.

Continue refining systems and planning for growth.

80–104

Building Momentum

Your business is healthy, but several opportunities exist to improve financial performance.

55–79

Opportunity Zone

Your business has potential, but improving financial visibility will significantly strengthen decision-making.

Below 55

Immediate Action Needed

Your business may be making decisions without complete financial clarity.

Now is the perfect time to strengthen your financial foundation.

Reflection

My strongest pillar:

My weakest pillar:

The first thing I'll improve:

What's Next?

Completing this Scorecard is only the first step.

During your complimentary Financial Clarity Consultation, we'll review your results, identify your greatest opportunities, and develop practical strategies to strengthen your financial foundation.

Ready for the Next Step?

Schedule your complimentary 30-minute Financial Clarity Consultation.

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