

# Small Business Financial Health Scorecard

A free 2-minute self-assessment from SV Accounting & More · Functional Finance

Rate yourself 1–5 in each of the 8 areas below. Add up your total, find your grade, and use the action steps on page 2 to focus your next move.

1 = Not at all	2 = Rarely	3 = Sometimes	4 = Usually	5 = Always
----------------	------------	---------------	-------------	------------

#	Category & Question	1	2	3	4	5
1	<b>Cash Flow</b> Do you have a clear view of money in and out each month?					
2	<b>Tax Preparation</b> Are you setting aside estimated taxes and filing on time?					
3	<b>Bookkeeping</b> Are your records current and reconciled monthly?					
4	<b>Profit Margins</b> Do you know your gross and net profit margins?					
5	<b>Business Structure</b> Is your entity type optimized for your taxes and liability?					
6	<b>Emergency Fund</b> Do you have 3–6 months of operating expenses saved?					
7	<b>Debt Management</b> Is business debt structured and under control?					
8	<b>Financial Goals</b> Do you have a written budget and a growth plan?					
<b>Your total (out of 40):</b>						_____

# Score Your Results

Match your total below to find your grade, then focus on your three lowest-scoring areas.

Score	Grade	Status	What it means
34–40	A	Thriving	Strong financial systems. Focus on optimization and growth.
28–33	B	Strong	Solid foundation with a few areas to sharpen.
22–27	C	Building	Basics in place — time to tighten the systems that drive profit.
16–21	D	At Risk	A few critical gaps. Address these soon to protect your business.
8–15	F	Needs Attention	Important fundamentals missing. Each fix has outsized impact.

## Action Steps by Category

Pick your three lowest scores. Start with the action below for each — small moves, real momentum.

Category	First action to take
<b>Cash Flow</b>	Track weekly cash position and a 90-day rolling forecast.
<b>Tax Preparation</b>	Set aside 25–30% of profit in a separate tax account each month.
<b>Bookkeeping</b>	Reconcile every bank and credit card account by the 10th of the month.
<b>Profit Margins</b>	Review margins by product or service line quarterly.
<b>Business Structure</b>	Revisit LLC vs. S-Corp election when net profit exceeds ~\$60K.
<b>Emergency Fund</b>	Build this in a separate, high-yield business savings account.
<b>Debt Management</b>	Know your debt-service coverage ratio; aim for 1.25 or higher.
<b>Financial Goals</b>	Set 1-year and 3-year financial targets with quarterly check-ins.

## Want help turning this into a plan?

A 20-minute intro call is the simplest place to start. We'll walk through your results, answer questions, and map out the next move — no cost, no pressure.

**Book a free call:** [calendly.com/svaccountingllc/30min](https://calendly.com/svaccountingllc/30min)

**Email:** [sara@svaccountingllc.com](mailto:sara@svaccountingllc.com) · **Phone:** (660) 538-2266