The 90-day cash calendar

Your last ninety days of actual deposits — not what you billed, what landed.

THE CONCEPT Cash conversion cycle — The days between paying for work and being paid for it — a gap you finance yourself.

Read the lesson: pmhnpmba.com/fellowship/cash-is-a-fact

Thirteen weeks. **Deposits, not statements.** If you have to open a second system to fill a row, that gap is itself the finding.

COMPOSITE · 90 DAYS · LEFT A W2

BOOKED ≠ PAID

CASH NOW	12,000
M1 LANDS	1,200
M2 LANDS	3,500
M3 LANDS	7,800
BURN	1,500 / WEEK
RUNWAY = 12,000 ÷ 1,500	8 WEEKS

The worked composite from the lesson. Yours goes in the blanks.

WK	DATES	VISITS COMPLETED	BILLED	DEPOSITED	RUNNING GAP

NINETY DAYS

Billed	$
Landed	$
THE GAP	= $
Longest gap between a visit and its money In days	
Weeks of expense you must carry to survive it	

Profit is opinion. This page is the fact. The last row is the one that closes practices, and it is the only row on this page that nobody puts in a business plan.

THE MONDAY RULE

Cash in the bank. Weekly burn — every bill, plus what you personally need to eat. Cash divided by burn: your runway in weeks. Then the next ninety days, month by month, money that will actually land — not scheduled; land. Find the low point. If the low point is under four weeks of burn, you do not have a practice yet. You have a countdown. Decide from the low point.