

The Contractor Financial Health Checklist

Twelve checks, four sections, five minutes. If you can't check them all, you don't have a money problem — you have a visibility problem.

1 JOB COSTING

- ☐ I know my **true cost per job** — labor, materials, and overhead — not just a gut feel.
- ☐ I track **labor % and materials % separately** on every job, every time.
- ☐ My bids **cover overhead and leave a real margin** — not "materials plus a guess."

2 LABOR

- ☐ I know my **fully-loaded labor cost per tech per hour** — wages, taxes, comp, benefits.
- ☐ **Overtime is tracked**, and I know what it cost me last month.
- ☐ Labor runs in a **healthy band of revenue** — and I'd notice if it drifted.

3 CASH FLOW

- ☐ I can see **13 weeks of cash in vs. cash out** — and I know which weeks are tight.
- ☐ Receivables are aging cleanly — **nothing past 45 days** without a follow-up plan.
- ☐ **Retainage and slow-pay customers are tracked**, not discovered by surprise.

4 BUSINESS HEALTH

- ☐ My current job volume **covers overhead with margin to spare** — I know the number.
- ☐ I know my **break-even**: how many jobs per month keep the lights on.
- ☐ **Owner pay is separated from profit**, and tax set-asides are current.

Checked fewer than 9? **That's the starting line, not the finish.**
Helton Financial Services — practical numbers, plain English.

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