# Quick Start Recap Sheets (Ch. 1–6)

One-page style summaries you can review quickly each week.

## Chapter 1 — Cash Reality Map

- Build an 8–12 week weekly cash map: Starting Cash → Inflows → Must-Pay Outflows → Ending Cash.
- Circle red weeks (negative) and near-zero weeks (danger).
- Label status: Tight / Stressed / Distressed.

## Chapter 2 — Receivables Scan & Distress Diagnosis

- Tag invoices: Factorable / Fixable / Dead.
- Estimate advance potential on Factorable (70–80% planning range).
- Compare advance potential to Map shortfall to refine status with numbers.

## Chapter 3 — Factoring in Plain English

- You trade a slice of invoice for speed: advance now, reserve later minus fees.
- Key terms: advance, reserve, fee, verification, notice of assignment.
- Factoring changes the money path—not your customer relationship—if handled well.

## Chapter 4 — Factoring vs Bank Money + Fit Test

- Banks underwrite you; factors underwrite your customers/invoices.
- Use the fit test: B2B, margins, customer quality, documentation, funding vs shortfall.
- Don’t annualize the 30-day fee like a 12-month loan—think invoice-by-invoice timing.

## Chapter 5 — Get Ready and Get Approved

- Build a clean package: AR aging, customer list, sample invoices + proof, bank statements, tax + lien reality.
- Prepare a blunt 10-minute story: where you are, why, what you’ve done, what you need, how you’ll use it.
- Ask smart questions about pricing, term, recourse, verification, collections tone.

## Chapter 6 — Design Your Cash Rhythm

- Pick a cadence: weekly / bi-weekly / event-driven.
- Use guardrails: max % AR factored, minimum cash buffer, stop-factor conditions.
- Track simple metrics: DSO, % AR factored, fees as % of revenue, cash buffer.

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