**Better Online Business Financial Management**

Average Monthly Business Revenue: $\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Document every expense incurred throughout the month for the business.

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| **Expense** | **Amount** | **Recurring?**  **Y/N** | **How Often** |
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Of the above expenses, which are absolutely necessary to keep?

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Which are nice to have but you could live without?

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Which are things you purchased but rarely use?

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Which of the above expenses generate the highest return on investment?

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Which ones generate no or low ROIs?

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How can you reduce the cost of the recurring fees? (cancel subscription, drop to less expensive package, switch to different service, purchase an all-in-one package, etc.)

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If any of the above expenses relate to product creation, how can you reduce the expense for it? (repurpose old content, create some material yourself, etc.)

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If any of the above expenses are staff related, how can you reduce the costs? (create SOP, offer training, hold meetings to work out issues that eat up time, etc.)

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Now that you understand where to cut expenses, you can focus this new-found money on things that generate the biggest ROI.