FINANCIAL CONTROL · FIELD GUIDE

The Five Numbers

The one-page Monday scoreboard that tells you whether the last seven days made money, before the month closes and it is too late to fix.

$17,600

GONE BEFORE YOU NOTICE

HOW TO USE THIS

This is a field guide plus a one-page weekly scoreboard you run by hand: read the guide once, then work the page every Monday for a quarter.

- **Fill the scoreboard this Monday.** Open the included `assets/five-numbers-weekly.csv`, keep the four filled example weeks for shape, and type your own five numbers into the first blank row.
- **Run the 20-minute Monday read.** Pull the five, mark each against its line by hand, write one action for every red, and close the sheet.
- **The scored version is free.** This hands you the paper scoreboard but does not score you or compute your number: the free Keystone diagnostic does that in four minutes at app.trykeystone.io.

THE SHORT VERSION

Your monthly close flags a losing week about 30 days too late to fix it. Five numbers on one page, read in 20 minutes each Monday, catch it in 7, and the five are not the list you would guess.

A week that comes in $4,400 light looks like nothing. Let it repeat unseen for four weeks and $17,600 is gone before the monthly numbers ever show a dip.

The month closes on the 20th. The accountant's report lands on the 25th.

By then the crew has already worked four more weeks at the same broken price, on the same slow-paying customers, finishing the same jobs a day late.

You find out a week lost money about 30 days after you could have done anything about it. The monthly profit-and-loss is a rear-view mirror: accurate, detailed, and pointed at a road you already drove.

This guide replaces the wait with a one-page weekly scoreboard you read in about 20 minutes every Monday. A bad week gets caught in 7 days, not 35.

5 numbers, one page	**20** minutes every Monday	**7** days to catch a bad week, not 35

The weight this lifts is a specific one: the low, constant hum of not knowing whether the work you just did made money.

You cannot fix a price, a slow payer, or a job that ran long once it is four weeks old and buried in a monthly report. You can fix all three when you see them the Monday after they happen.

Why the weekly scoreboard beats the monthly close

A monthly close is honest and about 20 to 50 days late. It confirms the fire after the house is ash.

That lag is the whole problem, and it is not a bookkeeping failure. The close is supposed to be thorough, and thorough is slow.

Here is the lag priced out. That $17,600 is not a worst case, it is the quiet case: four ordinary weeks, each $4,400 light, none alarming on its own.

By the time the report explains the hole, you have already quoted next month at the same numbers that dug it.

A weekly read changes the kind of problem you are solving. A month-old miss is a diagnosis you can only explain; a week-old miss is a decision you can still make.

You can call the customer, refill next week's schedule, or re-quote the job type before it runs twenty more times. That gap, about three weeks of head start, is the entire value of the page.

> *The monthly close tells you what already happened. The weekly scoreboard tells you what to do on Monday.*

The scoreboard does not replace the close, the accountant, or the P&L. It sits in front of them as a static early-warning line: five numbers on paper, read at a glance, that tell you inside 7 days whether the week held.

The close still does the deep accounting. The hand-filled scoreboard just makes sure you stop bleeding before the accounting confirms it.

The scoreboard is a discipline, not a fixed list of five

There is no universal set of five numbers, and any book that hands you one is selling a costume, not a tool. The count is the discipline; the five themselves are chosen for your business.

The house artifact is the Owner Intelligence Dashboard, the Monday Morning Review: exactly five metrics on one page, read in about 20 minutes every Monday, plus one exception flag.

Five is a deliberate number, not a shortage. A business owner can hold five numbers in their head and act on all of them; nobody acts on the fifteen-tab report, they file it.

The constraint is the point. Pick the five that would have warned you before your last bad month, and let the rest live in the monthly close.

Each of your five metrics has four parts, and a metric missing any one of them is decoration.

- **A name in your own words.** "Cash in the account," not "liquidity position."
- **A specific named data source.** "QuickBooks Online, A/R Aging Summary," never "the accounting system." If you cannot name the exact screen, you will not pull the number under pressure.
- **A target range.** A floor, a ceiling, or a band. A number without a threshold is trivia.
- **A breach action.** The one thing you do this week if the number crosses the line. A metric with no action is a metric you will learn to ignore.

Then one exception flag: the single thing that quietly eats you and that you otherwise find out about only at month-end. Read the five, check the flag, act on the reds, close the sheet: that is the entire practice.

Anatomy of one metric (build any number this way)

Take receivables, the money customers owe you that is past due. A weak version reads "watch receivables," which is not a metric, it is a worry.

It has no source, no line, and no move, so it sits on a list and changes nothing. The real version has all four parts.

Name: "overdue invoices, over 30 days." Source: QuickBooks Online, Reports, A/R Aging Summary, sum the 31-plus columns, about 2 minutes.

Target: a ceiling of $15,000. Breach action: if it crosses $15,000, make the three worst collection calls this morning before the day's fires start, and put the worst account on card-on-file or a written payment plan.

Now the number does work. On Monday you pull one figure, compare it to one line, and either move on in ten seconds or run one known action.

Build every one of your five exactly this way. The whole scoreboard becomes a 20-minute reflex instead of a research project.

DO THIS TONIGHT

Pick the one number that would have warned you before your last bad month. Write its exact data source (the screen, not the software) and the single line that means act. That is line one of your scoreboard, built in 5 minutes.

The default five for a service business

Here is a strong starting set for a $1,000,000 to $2,000,000 service business, each part filled from a worked example: a home-services company running about $1,200,000 a year.

Treat it as a template to adapt, not a commandment. Keep what fits, swap what does not, and hold the count at five.

1. Revenue booked this week

What it is: the dollars of work you booked in the last 7 days, booked and not merely quoted or hoped for. **Where to get it in under 5 minutes:** Jobber, then Reports, then Revenue, set to this week (or QuickBooks Online, Sales by Week), about one minute.

Target: $22,000 to $26,000, because a normal week for a $1,200,000 business runs near $23,000; act if it falls below $22,000. **Filled example:** Week 1 came in at $24,800, mid-band.

Breach action: check next week's schedule, and if it is thin too, book the warm open quotes this week or fill the calendar with a maintenance push. A thin week you catch on Monday is a week you can still fill.

2. Jobs completed vs scheduled

What it is: of the jobs on the calendar this week, the share you actually finished, because a job left half-done is cash parked in a driveway. **Where to get it in under 5 minutes:** Jobber (or Housecall Pro, or ServiceTitan), Schedule, this week, jobs marked complete divided by jobs scheduled, about 2 minutes.

Target: 90% or better; act if it falls under 90%. **Filled example:** Week 1, 47 of 50 finished, 94%.

Breach action: find why the misses slipped, whether parts, no-shows, or overruns. If it is parts, fix the truck-stocking rule; if it is overruns, re-quote the job type that keeps eating the day.

3. Recurring agreements active

What it is: the count of live maintenance or service agreements, the revenue that arrives whether or not the phone rings, and the single biggest driver of what the business is worth when you sell.

Where to get it in under 5 minutes: your field-service client list filtered to the maintenance tag (Jobber, Clients, tag "Maintenance Plan"), count the active ones, about 3 minutes.

Target: growing week over week; act on any week the count is flat or down. **Filled example:** Week 1, 182 active.

Breach action: every tech offers the plan on their next 10 service calls, and you check that no plan silently lapsed on a failed card. A plan that dies on a declined card is money you already earned walking out the door.

4. Cash in the operating account

What it is: the actual balance in the account that pays payroll and vendors, read from the bank and not the books, because the books lag and the bank does not. **Where to get it in under 5 minutes:** your bank's app, operating-account balance, first thing Monday, under one minute.

Target: a floor you set, $40,000 for this business, roughly three weeks of payroll; act if you drop below it. **Filled example:** Week 1, $52,300.

Breach action: hold the non-essential payment this week, call the top three overdue accounts to pull cash forward, and freeze discretionary spend until you are back above the floor. Profit on paper does not cover payroll on Friday, the balance does.

5. Overdue invoices over 30 days

What it is: the dollars owed to you that are more than 30 days late, your money sitting in someone else's account. **Where to get it in under 5 minutes:** QuickBooks Online, Reports, A/R Aging Summary, and sum the 31-plus columns, about 2 minutes.

Target: a ceiling, $15,000 for this business; act if it climbs above the line. **Filled example:** Week 1, $11,200.

Breach action: make the three worst collection calls this morning, and put the worst account on card-on-file or a written payment plan. Every $10,000 stuck in over-30 receivables is $10,000 you lent your customer at zero interest.

The exception flag

Alongside the five, mark one flag: the thing that quietly eats you and that you learn about only at month-end. For a service business, the killer is a job that finished below a 20% gross margin, so mark it Yes or No each week and name the job if it is Yes.

Filled example: Week 2 flagged Yes, a rooftop unit replacement that landed at 14% gross margin because the crew ran 11 hours over the quote.

Breach action: pull that job's numbers, find where the hours or materials blew past the quote, and fix the quote or the crew before you run that job type again. One 14% job you catch on Monday is a re-quote; twelve you find in December is a wrecked year.

> **DO THIS TONIGHT**
>
> Open the CSV in the assets folder, keep the four filled example weeks so you can see the shape, and enter your own five numbers from this Monday in the first blank row. In 15 minutes you have a live baseline and next Monday has something to compare against.

No clean books yet: start with three you can pull tonight

Two of the five above lean on clean books you may not have: the overdue-invoices line needs a real A/R report, and the margin flag needs job costing. The owner who needs this scoreboard most is often the one whose books are three months behind.

Do not let a messy ledger stop you. Start with three numbers you can pull tonight from your bank app and your own eyes, no bookkeeper required.

Cash in the operating account, straight off the bank app. Revenue booked this week, counted from the jobs you closed and invoiced, not a report.

Jobs done versus scheduled, off the calendar or the whiteboard in the shop. Three numbers, five minutes, and you already know more on Monday than the P&L will tell you on the 25th.

Add the other two once the books are clean. A/R aging over 30 days needs a real receivables report, and job margin needs job costing, so bring those in the week your bookkeeping catches up.

Until then, three honest numbers you actually read beat five you cannot pull.

What the five catch, and what the close still owns

Money shows up in four layers, and the weekly scoreboard watches the top two on purpose. Gross is revenue minus the direct cost of the work, the labor and materials on the job.

Contribution is what is left after the costs that move with volume. Operating profit takes out fixed overhead, and owner earnings is what actually reaches you after everything, taxes set aside included.

The weekly five sit near the top of that stack, where a problem is still cheap to fix. Revenue booked and jobs completed guard the flow of work.

The margin flag guards gross profit one job at a time, before a badly priced job type repeats twenty more times. Cash and overdue invoices guard the thing that kills businesses that look profitable on paper: the timing gap between doing the work and holding the money.

What the five do not do is replace the monthly close. Operating profit and owner earnings need the full books, the accruals, and the accountant, so they belong on a monthly and quarterly cadence, not a weekly glance.

The rule is to manage by exception on the fastest cadence that still catches the drift: weekly for the four things that move fast, monthly for the two that settle slow.

That split is deliberate, not a shortcut. A weekly number you can act on is worth more than a monthly number that is merely complete.

You are not closing the books every Monday. You are making sure that by the time they close, nothing is left to surprise you.

The one-page scoreboard (what it looks like)

The whole thing fits on one page. Here is the worked business's scoreboard as a reference, source and threshold and action all on the same line so nothing sends you hunting:

Number	Where to get it (under 5 min)	Target	If it breaches
Revenue booked this week	Jobber, Reports, Revenue (this week)	$22,000 to $26,000	Book warm open quotes, or run a maintenance push
Jobs completed vs scheduled	Jobber, Schedule (complete / scheduled)	90% or better	Fix truck-stocking, or re-quote the job type that overruns
Recurring agreements active	Jobber, Clients, tag "Maintenance Plan"	Growing week over week	Techs offer the plan; chase any failed-card lapse
Cash in operating account	Bank app, operating account (Monday)	$40,000 floor	Hold non-essential payments; pull collections forward
Overdue invoices, 30+ days	QuickBooks Online, A/R Aging (31+)	$15,000 ceiling	Three collection calls this morning; card-on-file the worst
Exception flag: any job under 20% GM	Job costing, the crew's actual hours	No	Pull the job, fix the quote or the crew

Six lines, one screen, about 20 minutes to fill and judge by hand. Print it, tape it inside a cabinet door, or keep it in the CSV.

The format matters less than the fact that the same six lines get read every single Monday.

Four weeks on the scoreboard (the five moving)

Numbers only earn their 20 minutes when you watch them move. Here are four real weeks from the worked business, the same five plus the flag, tracked Monday to Monday:

Week	Revenue booked	Jobs done / sched	Agreements	Cash	Overdue 30+	Exception flag
Target	$22,000 to $26,000	90%+	growing	$40,000 floor	$15,000 ceiling	No
Week 1 (Jul 6)	$24,800	94% (47/50)	182	$52,300	$11,200	No
Week 2 (Jul 13)	$19,600	82% (41/50)	181	$41,700	$18,400	Yes: rooftop RTU, 14% GM
Week 3 (Jul 20)	$22,400	91% (50/55)	184	$38,900	$16,100	No
Week 4 (Jul 27)	$27,900	96% (53/55)	188	$46,500	$9,800	No

Week 1 was a clean week: every number inside its line, read in four minutes, closed, done. That is what most Mondays look like, and the point of the scoreboard is partly to earn you the calm of a boring week.

Week 2 lit up. Revenue fell to $19,600 ($2,400 under the floor), completion dropped to 82% (8 points light), agreements slipped to 181 (a down week counts as a red), overdue jumped to $18,400 ($3,400 over the ceiling), and the exception flag fired on that 14% rooftop job.

Five of the six lines went red in one week, and the owner saw it that Monday, not on the 20th of the following month.

The breach actions ran the same morning. The three worst accounts got collection calls, the incomplete jobs turned out to be a parts-ordering gap that got a new stocking rule, the techs went back to offering the plan after one agreement lapsed on a failed card, and discretionary spend got frozen with cash sliding toward the $40,000 floor.

Week 3 held the line while the fixes landed. Cash actually dipped to $38,900, below the floor for one week as a large payable cleared, so the owner held the next non-essential payment.

Overdue improved to $16,100 (still over, but $2,300 better), completion recovered to 91%, and agreements ticked back up to 184.

Week 4 recovered. The collections pulled forward in Week 2 landed, cash came back to $46,500, overdue dropped under the ceiling to $9,800, revenue hit $27,900 as the caught-up backlog cleared, and agreements grew to 188.

A silent bad month became a caught-and-fixed bad week. That is the entire return on 20 minutes.

Where the scoreboard breaks (and the fix)

Three habits kill a weekly scoreboard, and all three are avoidable. The first is tracking numbers you cannot act on: a metric with no breach action is a fact you will read for three weeks and then stop reading.

If you cannot name the move, drop the number and pick one you can act on.

The second is letting it slide to monthly. A scoreboard read every third week is a monthly close with extra steps, and it hands back the 30-day lag you built the scoreboard to kill.

The fix is mechanical: a recurring calendar block, the same 20 minutes, the same seat, so the read happens whether or not you feel like it.

The third is decoration: eight numbers, color-coded, with no thresholds, admired and never acted on. That is a dashboard as art, not as a tool.

Hold the count at five, put a hard line on each, and judge every number in ten seconds against that line.

The test of a working scoreboard is not how it looks, it is how fast it turns a red number into a phone call. If a red line on Monday has not produced one specific action by noon, that metric is decoration and belongs back in the monthly close.

The Monday 8 a.m. ritual (20 minutes)

Same time, same seat, same six lines, every Monday. The ritual matters more than the willpower: a number you check on a schedule beats ten you mean to check.

Here is the 20 minutes, broken into four blocks:

- [ ] 8:00 to 8:05, open the five sources and write the five numbers into the sheet or the CSV row

- [ ] 8:05 to 8:12, mark each number green, amber, or red against its target line
- [ ] 8:12 to 8:18, for every red, write the one breach action and the name of who does it today
- [ ] 8:18 to 8:20, mark the exception flag Yes or No, name the job if Yes, and close the sheet

If all six lines are green and the flag is No, you are done in five minutes and you have bought yourself a clear head for the week. Manage by exception: green needs no meeting, only red does.

The discipline is not staring at healthy numbers, it is never missing a red one.

One rule keeps the ritual honest: if a number takes more than five minutes to find, that delay is itself the finding. A metric you cannot pull fast will not get pulled on a busy Monday, so either fix the source or replace it with one you can read at a glance.

Turn on the report, set the tag, name the account. The scoreboard is only as good as the speed of the five reads behind it.

> **DO THIS TONIGHT**
>
> Put a recurring 20-minute block on your calendar for 8 a.m. every Monday, titled "Five Numbers." A block on the calendar survives a busy week; a good intention does not.

Make it yours (adapt the five)

The default five fit a recurring-service business. Yours might not, and forcing a bad metric onto the page is worse than leaving it off.

The rule holds no matter the trade: five numbers, each with a named source, a threshold, and a breach action, plus one exception flag, read every Monday.

Swap where your business is different. A project or remodel shop trades jobs-completed for signed backlog in weeks of work.

A route business tracks stops per truck per day. A shop where a few big jobs drive the profit puts gross margin on this week's biggest job on the page.

The point is not my labels, it is that every line still carries a named source, a threshold, and a breach action. Change the five to fit the work, and never loosen the discipline that makes them useful.

Two owners in the same trade can run five different numbers and both be right, as long as each number can set off a Monday action.

Once a quarter, add a sixth read that does not belong on the weekly sheet: an owner-dependence check. Count your own hours in the business this week and the number of decisions that had to come to you.

Those two numbers falling over four quarters is the clearest sign the business is becoming worth more, because the work that takes you out of the daily grind is the same work that raises the price a buyer will pay.

Plain terms: this is general business and financial education, not accounting, tax, legal, or investment advice, and it makes no promise about your results. Your business is specific. For decisions with tax or legal weight, talk to a licensed accountant or attorney who knows your books.

YOUR NEXT STEP

The paper scoreboard tells you whether last week made money. It cannot tell you what the whole business is worth or which constraint is capping that number. **The free Keystone diagnostic** is the living, scored version of this discipline. Answer 18 questions and get three scores (business independence, systems maturity, acquisition attractiveness) plus an estimated sale price, in about four minutes, at app.trykeystone.io. That is the one thing to do after this Monday's read: it scores the same drivers you just learned and names the constraint worth the most to fix. *Next rung in this catalog: once the Monday read is a habit, The Dashboard Suite (B2, $89) turns this one-page scoreboard into live spreadsheets with a 13-week trend, automatic red/amber/green flags, and a rolling cash forecast.*