
FINANCIAL CONTROL · COURSE + SUITE

The Financial Command Center

The seven-part system to see the money clearly every week,
forecast cash 13 weeks out, and walk into tax time with nothing to
fear.

30 min

TO CLOSE A MONTH

The Main Street **Operator**

\$349

HOW TO USE THIS

This is a course plus a fill-in workbook plus a spreadsheet suite: you build the system by hand once, then run it in a few minutes a week.

- **Build it this weekend.** Work Lesson 1 tonight and your four-layer P&L is in front of you in under an hour; the seven lessons stand the whole system up in about three to four hours across a weekend.
- **Then run it in 30 minutes a week.** The included four-layer P&L and tax set-aside spreadsheets do the arithmetic once you type your line items in; you fill the cells and read the result.
- **The scored version is free.** This teaches the drivers and hands you the templates; it does not score you or compute your number. The free Keystone diagnostic does that in four minutes at app.trykeystone.io.

THE SHORT VERSION

You cleared \$1.2 million and still cannot say on a Tuesday if the month made money, because your only read lands five weeks late. Seven lessons build the system that closes a month in 30 minutes and makes April a non-event.

You cleared \$1.2 million last year and you still cannot say, on a Tuesday, whether this month is making money. The bank balance looks fine, so you keep moving.

Then the bookkeeper sends the P&L on the 20th, five weeks after the month it describes. By then the month is gone, and the one window to fix it went with it: that is financial fog, running a seven-figure business on a number that is always three to five weeks late.

The tax-time version is worse, because it arrives once and it arrives hard. You get to April, the CPA hands you a figure you never set aside for, and a good year turns into a scramble to find \$28,000 you already spent.

Neither of these is a math problem. Both are a system problem.

A system is a thing you build in a weekend and run in 30 minutes a week.

7

lessons, end to end

5

13

30

numbers you read
every Monday

weeks of cash,
forecast

minutes to close a
month

What this is

The Financial Command Center is a course plus a fill-in workbook plus a spreadsheet suite. It teaches an owner who already reads a P&L the seven moves that follow, from the four-layer profit read to a tax reserve that funds itself.

Every lesson ends with a page you fill in with your own numbers, so you finish with the system built, not just read.

These are static tools: a workbook you write in and spreadsheets you open and fill. They do not connect to your bank, they do not score you, and they do not update themselves.

That is deliberate. The living, scored version of all of this, the one that reads your business and tracks it over 100 days, is Keystone, and the free diagnostic is linked at the end.

The arc

The seven lessons move in the order money actually moves. First you learn to see it in four layers, then to watch it weekly in five numbers, then to see it coming 13 weeks out.

Then you learn which work earns and which quietly loses, what a 5% price move does to the whole picture, how to close the books in 30 minutes so the read is never late again, and how to carry a tax reserve so April holds no surprise.

By the end you have a weekly rhythm of about 30 minutes and a monthly close of about 30 minutes. That is roughly four hours a month to run the money side of a seven-figure business with your eyes open.

One of those moves, worked on the illustrative shop:

\$24,000
operating profit now

\$84,000
after one 5% price move, volume flat

Same shop, same volume, one price change the numbers made visible: Lesson 5 works it end to end.

How the pieces fit

Three things ship together, and each does a different job.

- **The seven lessons** teach the move and walk one worked example all the way through, using a single illustrative \$1.2 million service business so the numbers connect from lesson to lesson.
- **The workbook** turns every lesson into a page you fill in: the four-layer P&L, the five-numbers scoreboard, the 13-week forecast, the job-margin sheet, the pricing lever, the close checklist, and the tax-readiness list.
- **The spreadsheet suite** does the arithmetic for you. Two live workbooks ship inside this course, the four-layer P&L and the tax set-aside sheet, each with a worked example already filled and blank input cells marked. The full five-workbook dashboard suite (weekly scoreboard, 13-week cash, job profit, pricing breakeven, and receivables aging) ships as product B2 and is referenced here so the course and the suite line up.

The module map

1. **The money map.** The four-layer read: gross, then contribution, then operating, then owner earnings, the last one read against a manager's wage rather than a sale price. Where the profit actually is, and where it leaks.
2. **The five numbers.** The one-page Monday scoreboard: five metrics, each with a named source, a target, and a breach action.
3. **The 13-week cash forecast.** Starting balance, receipts, outflows, and the payroll weeks you will never be surprised by again.
4. **Job-level margin.** One job that earns \$2,947 after it carries its overhead, one that quietly loses \$114, and the \$97-per-field-hour floor that tells them apart before you take the work.
5. **Pricing for profit.** What a 5% price move does, worked to \$60,000 of new profit on the same volume, with the honest 13% break-even caution.
6. **The monthly close in 30 minutes.** The seven-step checklist that ends the five-week-late P&L for good.
7. **The tax-time system.** Quarterly set-asides, the document list your CPA wants, and the handoff that turns April into a formality. General education, routed to a licensed CPA.

DO THIS TONIGHT

Pull last month's P&L and your bank and card statements, and open the four-layer P&L page in the workbook. Drop each cost into one of three buckets, direct job cost, other variable, or fixed overhead, then write your four subtotals and three margins. You are looking for one thing tonight: which layer is thinner than you thought.

What it will cost you

The honest price is in time. About three to four hours to set the system up the first weekend, then 30 minutes each Monday and 30 minutes at each month's close.

The lessons assume you already know what a P&L and a balance sheet are, so there is no beginner framing and no filler. The tax lesson is general education, not tax advice, and it routes you to a licensed CPA for anything with weight.

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

Start with Lesson 1 and the four-layer P&L page tonight: you can have your real gross, contribution, operating, and owner-earnings numbers in front of you in under an hour. When you want the living, scored version, the one that reads your business and tracks it over 100 days, run the free Keystone diagnostic: 18 questions, three scores (business independence, systems maturity, acquisition attractiveness) and an estimated sale price, in four minutes, at <https://app.trykeystone.io>. Next rung when collections is the constraint: The Cash Machine System (C3), for money you have already earned but cannot get in the door.