



# Know Your Finances

Use this checklist to consider and plan for your business' financial needs in the event of a disruption.

Updated: \_\_\_\_\_

Next Review Date: \_\_\_\_\_

## Overall Business Needs

Have you worked with your bank to set up a line of credit for your company?

Who is responsible to activate it and who has access to it?  
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How much cash would be needed to survive a 3-day, 5-day, 10-day, or longer shutdown?

For what purpose is the cash needed?  
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Will you have that cash on hand?  
\_\_\_\_\_

Who would make the decision to utilize the cash?  
\_\_\_\_\_

Who would have access to the cash?  
\_\_\_\_\_

Do you have sufficient cash to pay for various additional services that might be needed, such as janitorial or security services?

Do you have a company credit card that could be used for emergency purchases?

Who is authorized to use the credit card?  
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Will you be able to pay your bills/accounts payable?

Do you have procedures in place to accommodate a business disruption?  
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Will you be able to continue to accept payments from customers/accounts receivable?

Do you have procedures in place to accommodate a business disruption?  
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Have you identified an alternate location where you can work?

## Human Resources

In the event of a widespread disaster, how will payroll be handled?

If your business is forced to shut down temporarily, will some or all employees continue to be paid?

For how long?  
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Will they be able to use their sick and/or vacation time without restriction?  
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Are there union considerations?  
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Have your employees been made aware of your policies that will be in place during a disruption?  
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If banks are closed, will your business provide payroll-cashing services?

What is your business' policy on cash advances, check cashing, and employee loans?  
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Will your employees be expected to work overtime?  
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