

Use **before** a major business spend. Writing the decision here is useful — you do not need a full ledger on this page.

The spend

WHAT I WANT TO BUY OR PAY FOR, AND TOTAL COST

Gate checks

• CHECKLIST

- ☐ It helps the business earn or deliver (not only “nice to have”)
- ☐ Upcoming bills and supplier payments stay covered
- ☐ We can cope if a customer pays late
- ☐ I compared at least one alternative (repair, hire, delay, smaller option)

CASH LEFT AFTER THIS PURCHASE (ROUGHLY)

Pause if...

1. The money is already promised to suppliers or staff
2. You cannot explain how it helps income or delivery
3. You are rushing because of “today only” pressure

Decision

BUY / DELAY /
ALTERNATIVE

REASON
