Know what arrived. See what is still due.

Fictional solo illustrator: Rowan Hale. All projects and amounts are made up.

November 2026 • USD only • Review on 19 November • Cash entries: 1–19 November

Use bank/payment records and bills; exclude transfers and loans. Add rows on a spare sheet.

A. Income received

Money that has actually arrived.

Date / item		Amount
Nov 04	Book cover	1,200.00
Nov 13	Poster artwork	350.00

A = 1,200 + 350 = 1,550.00

B. Costs paid

Money that has actually left.

Date / item		Amount
Nov 02	Studio rent	280.00
Nov 09	Software	45.00
Nov 16	Art materials	65.00

B = 280 + 45 + 65 = 390.00

C. Unpaid invoices

Still owed to Rowan at the review date.

Due / item		Amount
Nov 12	Editorial art • late	450.00
Nov 26	Packaging art	300.00

C = 450 + 300 = 750.00

D. Upcoming commitments

Not paid yet; due after the review date.

Due / item		Amount
Nov 25	Print order	300.00
Nov 28	Website renewal	40.00

D = 300 + 40 = 340.00

A – B = 1,550 – 390 = 1,160.00 USD

This is the historical cash difference for the listed entries, not a bank balance or spendable pay. The 750.00 unpaid is not cash; the 340.00 is a future obligation. Check tax, owner draws, debt and other unlisted obligations before using money.

One money action

On 20 Nov, send a polite reminder for the overdue 450.00 invoice.
Ask for a payment date and note the reply.

One client-research action

On 21 Nov, spend 25 minutes checking one publisher’s public submissions page.
Save its URL, date, portfolio fit and contact route; do not assume it needs an illustrator.

For understanding your business; not accounting or tax advice.

Free resources: **money worksheet** **client checklist**

Your studio money review

Month / year: _____ Currency: _____ Review date: _____

Cash entries from: _____ to: _____ Keep every amount in one currency.

Use bank/payment records and bills; exclude transfers and loans. Add rows on a spare sheet.

A. Income received

Use the date the money arrived.

Date / item	Amount
____ / _____	_____
____ / _____	_____
____ / _____	_____

A. Total received: _____

B. Costs paid

Use the date the money left.

Date / item	Amount
____ / _____	_____
____ / _____	_____
____ / _____	_____

B. Total paid: _____

C. Unpaid invoices

Use the due date; mark overdue items.

Due / item	Amount
____ / _____	_____
____ / _____	_____
____ / _____	_____

C. Total unpaid: _____

D. Upcoming commitments

Use the due date; include only unpaid costs.

Due / item	Amount
____ / _____	_____
____ / _____	_____
____ / _____	_____

D. Total upcoming: _____

Historical cash difference: A _____ – B _____ = _____

Keep C and D separate: C is not cash; D has not been paid. This difference is not your bank balance or spendable pay. Check actual funds and other obligations: tax, owner draws, debt and anything else not listed here.

One money action + when

One client-research action + when (one candidate, source and time limit)

For understanding your business; not accounting or tax advice.

Free resources: **money worksheet** **client checklist**