Final Assessment

Part B - Submission (Mini Financial Plan)

Participants submit a short, practical document containing:

- **Income and expense table by category** (next quarter, 3 months) using the template provided + identifying fixed and variable costs + monthly operating profit/loss
- **Simple Sustainable Hourly Rate** with 20% margin.
- Filled **invoice** template for one fictional sale.
- **Extra:** Having in mind the importance of building financial habits (discussed during the modules), create a **Routine with 3 personal habits t**o implement next month (e.g. weekly tracking, monthly reconciliation, quarterly reviews,...)
- Discuss your business idea and financial findings in 3 minutes, using the insights of the Module 1 and 2.
- Share your financial logic and next steps.
- Receive peer feedback based on objective criteria.

▸ **How this fits into the Final Pitch / Learners should be able to say:**

- "I will reconcile my finances monthly to stay accurate and organized."
- "Every quarter I review my budget and update my pricing to reflect my true costs."
- "Based on my runway and 3-month budget, I identified that my pricing needs adjustment."
- "I will implement three routines: weekly tracking, monthly reconciliation, quarterly review."

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