CashFlowDiary

CFD STARTER GUIDES · IS SHORT-TERM RENTAL RIGHT FOR YOU?

Should You Start a Short-Term Rental Business?

The 66-Vertical Decision Guide

66 reasons people need a place to stay. Five decisions to make before you spend a dollar.

01 Travel nurses	02 Locum tenens	03 Clinical-trial participants	04 Families of ICU & trauma patients	05 Cancer & transplant patients	06 Surgery & rehab recovery	07 Medical tourism	08 NICU, maternity & fertility families	09 Hospice & end-of-life visits	10 Insurance-claim displacement	11 Uninsured disaster evacuees
12 Government emergency housing	13 Home-renovation displacement	14 Between homes	15 Separation & divorce transition	16 Disaster-recovery crews	17 Corporate relocation	18 Interim executives & M&A teams	19 Consultants & project teams	20 Traveling sales teams	21 Corporate training cohorts	22 Interns & new-grad rotations
23 Remote workers & digital nomads	24 Construction crews	25 Plant-outage & turnaround workers	26 Energy & data-center megaprojects	27 Airline crews & crash pads	28 Trial teams & litigation support	29 Military PCS moves	30 Military TDY	31 Basic-training & academy graduations	32 Federal workers & contractors	33 Campaign & election staff
34 Visiting professors & researchers	35 Trade-school students	36 International & exchange students	37 Continuing education & certification	38 Bar, board & licensing exams	39 Graduations & parents' weekends	40 Concerts & festivals	41 Mega-events	42 Youth & travel sports tournaments	43 College game weekends	44 Conventions & trade shows
45 Speakers & touring performers	46 Film & TV production crews	47 Mission & volunteer groups	48 Faith conferences & church events	49 Annual signature events	50 Weddings	51 Funerals & memorials	52 Family reunions	53 Holiday overflow for local hosts	54 New-baby visits	55 Adoption & foster placement stays
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Nights 1–6 nights **Weeks** 1–4 weeks **Months** 30+ nights

A decision guide and workbook from Cashflow Diary

Strategies that turn opportunities into income.

OCTOBER 2026 · EDITION 1.2

THE RESOURCE

About this guide

Use this guide to answer two questions before you buy, lease or furnish anything: **will short-term rental work where I live,** and **should I be the one to run it?**

How to use it

1. Read pages 3–5. The mindset, the 2026 market, and why the 66 verticals are separate businesses.

2. Count your backyard (pages 6–12). Mark every vertical with real demand within 20 minutes of you, then match guest, market and property.

3. Make five decisions (pages 13–17). Write your answers. Then book your call with the pages in hand.

Print pages 11–17 to write on, or keep notes beside a digital copy.

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Edition 1.2 · October 2026.

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Credits & sources

Built from Cashflow Diary's *Unlocking the 66 Verticals* presentation, the STR Playbook, and the Ideal Guest, Ideal Market and Ideal Property guides. Market figures are cited where they appear. Editorial preparation: Cashflow Diary. Typeset in Roboto and Roboto Slab.

Educational purposes only—not financial, legal, tax or investment advice. Results are not typical. Past performance does not guarantee future results. Check local short-term rental rules before you operate.

START HERE

Skill before spend

Most people ask me the wrong first question. They ask, “How much money do I need?”

The better question is, “Am I willing to learn this and show up every day?”

A short-term rental is a business, not a deposit. Somebody markets it, answers guests, schedules cleaners, fixes what breaks and watches the numbers—every single day.

Money without that skill buys you an expensive lesson. Skill without much money can still find a way in, because the skill is what partners, landlords and lenders are betting on.

That’s why this guide doesn’t start with a property. It starts with **who needs a place to stay near you**—and whether you want to serve them.

Key reframe: A vertical is a reason someone needs temporary housing. Each one can be its own business. If you can name three real ones within 20 minutes of home, you have something to test.

What you’ll leave with

- ☐ Your top three verticals, with a real place behind each one
- ☐ A written answer: operate, partner, or keep your money
- ☐ A clear role for anyone helping you
- ☐ Your Go / Not Yet / Keep Your Money call

J. Massey · Founder, Cashflow Diary
I’ve spent 18+ years in real estate, focused on short-term rentals since 2016, trained more than 10,000 operators through CashFlowDiary, and recorded 704 published CashFlow Diary™ podcast episodes breaking down the deals that work and the ones that don’t.

THE MARKET

2026, in numbers

The market is steady, not frothy. Growth now comes from knowing **who** you serve—not from listing a house and hoping.

57.4%

Forecast 2026 US occupancy

Above the pre-pandemic 57% average. Demand and supply both +2.7%.

AirDNA 2026 Midyear Outlook, Jul 2026

533M

Nights & seats booked on Airbnb in 2025

Up 8% year over year; $91.3B gross booking value.

Airbnb Q4 2025 shareholder letter

+136%

Growth in 28+ night stays since 2019

20M nights in 2019 → 46M in 2025. Monthly stays are ~19% of demand.

Furnished Finder + AirDNA, Jan 14 2026

$111.2B

Direct spending by US sports travelers, 2025

339M travelers, 124.3M room nights. Youth & amateur: $60.1B, 227.6M travelers.

Sports ETA State of the Industry, Apr 22 2026

~2M

US weddings in 2025

117 guests on average—most of them traveling.

The Knot Real Weddings Study, 2026

~300,000

Military & civilian households moved each year

About $3B a year in Pentagon relocation costs.

Military.com, Mar 27 2026

6,100

US hospitals

Every one is a demand anchor for medical stays.

AHA Fast Facts on U.S. Hospitals, 2026

$395.4B

Projected US business-travel spending, 2025

The largest business-travel market in the world.

GBTA Business Travel Index Outlook, Jul 2025

Key reframe: Each number above is a vertical, not a trend. Hospitals, bases, tournaments, weddings and job sites create stays whether or not tourism is up this year. Your job is to find which ones exist near you.

Figures are national. Local demand varies—confirm your market before you commit money.

WHY IT MATTERS

Why 66—not 12

People will look at this list and say, “That’s really only a dozen.” It isn’t. A vertical earns its own line when it has a **different reason to travel, a different place you find the guest, and a different path from first look to referral.**

Every one of the 66 passes this test. On pages 7–10, no two share the same channel or the same trigger.

The test: Would you market to them in the same place, with the same message, at the same moment? If not, it’s a separate business.

Same house, three different customer journeys

Stage	Travel nurse	Insurance claim family	Tournament team
How they find out	Recruiter mentions housing stipend	House fire; adjuster opens an Additional Living Expense (ALE) claim	Bracket posted for spring event
Where they look	Searches Furnished Finder, nurse groups	Housing firm searches for them	Team manager checks stay-to-play list
What they check	Checks drive time to the hospital	Must fit the insurer’s rate & family size	Needs beds for 12 and parking
How they book	Books a 13-week stay	Firm signs; insurer pays	Parents split one booking
What they need during the stay	Quiet sleep after night shifts	Move-in within 48 hours	Early breakfast, laundry, rest
How you keep them	Extension offer at week 10	Extend while the rebuild runs	Rebook for next year’s event
How they send you more	Refers the next nurse on the unit	Adjuster sends the next claim	Tells the whole league

Illustrative journeys across Cashflow Diary’s seven-stage customer journey. Each vertical needs its own version of all seven stages.

The 66 verticals at a glance

Eight families. The number after each family name is how many verticals are in it (they add up to 66). The colored tag shows how long that guest usually stays: Nights 1–6 nights, Weeks 1–4 weeks, Months 30 nights or more. NEW means the vertical was added after the original presentation (32 of the 66).

Healthcare & Medical · 9

Who pays: Staffing agencies · patients · families

- Months Travel nurses
- Months Locum tenens (fill-in) physicians
- Weeks Clinical-trial participants NEW
- Weeks Families of ICU & trauma patients
- Weeks Cancer & transplant patients NEW
- Weeks Surgery & rehab recovery NEW
- Weeks Medical tourism (cosmetic, bariatric, dental) NEW
- Weeks NICU, maternity & fertility families NEW
- Weeks Hospice & end-of-life visits NEW

Displacement & Insurance · 7

Who pays: Insurers (Additional Living Expense coverage) · FEMA · homeowners

- Months Insurance-claim displacement
- Weeks Uninsured disaster evacuees NEW
- Months Government emergency housing NEW
- Months Home-renovation displacement
- Weeks Between homes
- Months Separation & divorce transition NEW
- Weeks Disaster-recovery crews NEW

Work & Corporate · 12

Who pays: Employers · contractors

- Months Corporate relocation
- Weeks Interim executives & M&A teams
- Months Consultants & project teams NEW
- Weeks Traveling sales teams
- Nights Corporate training cohorts
- Months Interns & new-grad rotations NEW
- Months Remote workers & digital nomads
- Months Construction crews
- Weeks Plant-outage & turnaround workers
- Months Energy & data-center megaprojects NEW
- Months Airline crews & crash pads NEW
- Weeks Trial teams & litigation support NEW

Government & Military · 5

Who pays: DoD allowances · federal per diem

- Weeks Military PCS moves (permanent change of station)
- Weeks Military TDY (temporary duty) & training NEW
- Nights Basic-training & academy graduations NEW
- Weeks Federal workers & contractors NEW
- Months Campaign & election staff NEW

Education & Academic · 6

Who pays: Universities · students · families

- Months Visiting professors & researchers
- Months Trade-school students
- Months International & exchange students
- Nights Continuing education & certification
- Nights Bar, board & licensing exams NEW
- Nights Graduations & parents' weekends

Events, Sports & Entertainment · 10

Who pays: Guests · event organizers · productions

- Nights Concerts & festivals
- Nights Mega-events (World Cup, Super Bowl) NEW
- Nights Youth & travel sports tournaments NEW
- Nights College game weekends NEW
- Nights Conventions & trade shows
- Nights Speakers & touring performers
- Months Film & TV production crews
- Weeks Mission & volunteer groups
- Nights Faith conferences & church events
- Nights Annual signature events (Masters, Derby) NEW

Life Events & Family · 10

Who pays: Families

- Nights Weddings
- Nights Funerals & memorials
- Nights Family reunions
- Nights Holiday overflow for local hosts
- Weeks New-baby visits
- Weeks Adoption & foster placement stays NEW
- Months Caregivers for aging parents NEW
- Nights House-hunting & relocation scouting NEW
- Months Snowbirds & seasonal retirees NEW
- Weeks Estate settlement & probate trips NEW

Leisure & Lifestyle · 7

Who pays: Travelers

- Nights Couples, honeymoons & anniversaries
- Nights Seasonal tourism (ski, beach, fall color)
- Nights Families with young children
- Nights Hunting, fishing & park trips NEW
- Weeks Wellness & creative retreats NEW
- Nights Friend getaways & bachelor/ette trips NEW
- Nights Unique stays & glamping on land

#	Vertical	Stay	Who pays	Where you find them	What triggers the stay
Healthcare & Medical					
01	**Travel nurses**	Months	Nurse (housing stipend)	Furnished Finder, nurse Facebook groups, recruiters	13-week hospital contract
02	**Locum tenens (fill-in) physicians**	Months	Locum agency	Locum staffing firms, hospital medical-staff offices	Coverage gap at a hospital or clinic
03	**Clinical-trial participants**	Weeks	Trial sponsor (travel reimbursed)	Research-site coordinators, patient-travel vendors	Enrollment in a study far from home
04	**Families of ICU & trauma patients**	Weeks	Family	Hospital social workers, chaplains, family lounges	Sudden admission of a loved one
05	**Cancer & transplant patients**	Weeks	Patient / family / charity	Transplant coordinators, cancer-center lodging lists	Center requires living within set miles
06	**Surgery & rehab recovery**	Weeks	Patient	Orthopedic & rehab discharge planners	Post-op stay close to follow-up visits
07	**Medical tourism (cosmetic, bariatric, dental)**	Weeks	Patient (self-pay)	Surgery-center patient coordinators	Traveling for a cheaper or specialist procedure
08	**NICU, maternity & fertility families**	Weeks	Parents	NICU family liaisons, fertility-clinic concierges	Baby in NICU or IVF cycle
09	**Hospice & end-of-life visits**	Weeks	Extended family	Hospice social workers	Last weeks with a loved one
Displacement & Insurance					
10	**Insurance-claim displacement**	Months	Insurer (Additional Living Expense, ALE)	Temporary-housing firms (ALE Solutions, CRS), adjusters	Fire, water or mold makes home unlivable
11	**Uninsured disaster evacuees**	Weeks	Family (self-pay)	Local news, community groups, Red Cross referrals	Hurricane, wildfire or flood evacuation
12	**Government emergency housing**	Months	FEMA / county	FEMA Direct Lease, county emergency managers	Declared disaster; public housing need
13	**Home-renovation displacement**	Months	Homeowner	General contractors, remodelers, kitchen & bath firms	Major remodel; house torn open
14	**Between homes**	Weeks	Buyer / seller	Realtors, lenders, moving companies	Closing dates don't line up
15	**Separation & divorce transition**	Months	One spouse	Family-law attorneys, mediators, therapists	Someone has to move out now
16	**Disaster-recovery crews**	Weeks	Restoration contractor / utility	Restoration firms, utility mutual-aid dispatch	Storm damage; linemen & adjusters deployed

#	Vertical	Stay	Who pays	Where you find them	What triggers the stay
Work & Corporate					
17	**Corporate relocation**	Months	Employer (relocation package)	Relocation firms (Cartus, SIRVA), HR teams	New hire or transfer moving to town
18	**Interim executives & M&A teams**	Weeks	Company	Executive search, PE firms, integration leads	Acquisition or leadership gap
19	**Consultants & project teams**	Months	Consulting firm	Big-4 and IT consultancies' travel desks	Months-long client engagement
20	**Traveling sales teams**	Weeks	Employer (per diem)	Regional sales managers, territory reps	Territory launch or ride-alongs
21	**Corporate training cohorts**	Nights	Employer	Training departments, corporate campuses	New-hire or certification class
22	**Interns & new-grad rotations**	Months	Employer / intern	University career centers, HR	Summer internship or rotation program
23	**Remote workers & digital nomads**	Months	Individual	Nomad communities, monthly-stay sites	Choosing a city for a season
24	**Construction crews**	Months	General contractor	Commercial GCs, subcontractors, job-site trailers	New build in the area
25	**Plant-outage & turnaround workers**	Weeks	Industrial contractor	Refinery/plant turnaround contractors	Scheduled maintenance shutdown
26	**Energy & data-center megaprojects**	Months	Project contractor	Economic-development news, EPC firms	Multi-year plant or data-center build
27	**Airline crews & crash pads**	Months	Crew members	Crew-housing groups near hub airports	Base assignment at a hub
28	**Trial teams & litigation support**	Weeks	Law firm	Litigation firms, court-reporting & trial-support vendors	Multi-week trial away from home office
Government & Military					
29	**Military PCS moves (permanent change of station)**	Weeks	Service member (TLE/TLA)	Base housing offices, military-spouse groups	New base assignment orders
30	**Military TDY (temporary duty) & training**	Weeks	DoD per diem	Unit admin, base lodging overflow	Temporary duty or school
31	**Basic-training & academy graduations**	Nights	Recruit's family	Graduation-week Facebook groups	Graduation date announced
32	**Federal workers & contractors**	Weeks	Agency per diem	Federal contractor offices, GSA per-diem users	Assignment near a federal site
33	**Campaign & election staff**	Months	Campaign	Campaign operations directors	Election cycle ramps up

Short glossary

ALE = Additional Living Expense (insurance pays for housing)
Locum tenens = a doctor who fills in temporarily
PCS = permanent change of station (a military move)
TLE / TLA = military lodging pay during a PCS move
TDY = temporary duty (a short military assignment)
Per diem = set daily pay for lodging and meals
EPC = engineering, procurement & construction firms
CLE = continuing legal education (classes for lawyers)

#	Vertical	Stay	Who pays	Where you find them	What triggers the stay
Education & Academic					
34	**Visiting professors & researchers**	Months	University / grant	Department admins, faculty housing offices	Sabbatical or visiting appointment
35	**Trade-school students**	Months	Student	Barber, cosmetology & CDL school admissions	Program starts; no local housing
36	**International & exchange students**	Months	Student / program	International student offices, exchange agencies	Semester abroad
37	**Continuing education & certification**	Nights	Professional / employer	CE providers, medical & CLE (continuing legal education) courses	Required credential course
38	**Bar, board & licensing exams**	Nights	Test-taker	Test-prep companies, exam-center lists	Exam date near a test center
39	**Graduations & parents' weekends**	Nights	Parents & relatives	Parent Facebook groups, alumni offices	Fixed university calendar dates
Events, Sports & Entertainment					
40	**Concerts & festivals**	Nights	Fans	Festival forums, ticket-drop dates	Lineup or tour announced
41	**Mega-events (World Cup, Super Bowl)**	Nights	Fans, media, sponsors	Host-city committees, travel packagers	One-time event lands in your city
42	**Youth & travel sports tournaments**	Nights	Team parents	Tournament directors, team managers, stay-to-play lists	Tournament bracket published
43	**College game weekends**	Nights	Alumni & fans	Alumni groups, tailgate communities	Home-game schedule
44	**Conventions & trade shows**	Nights	Attendee's employer	Convention bureau calendars, exhibitor lists	Show dates at the convention center
45	**Speakers & touring performers**	Nights	Event organizer / tour	Speaker bureaus, venue bookers, tour managers	Booked gig in town
46	**Film & TV production crews**	Months	Production company	State film offices, location managers	Production shooting locally
47	**Mission & volunteer groups**	Weeks	Nonprofit / church	Mission coordinators, Habitat affiliates	Service trip or rebuild project
48	**Faith conferences & church events**	Nights	Attendees / church	Megachurch & denomination event calendars	Annual conference or revival
49	**Annual signature events (Masters, Derby)**	Nights	Fans & corporate hosts	Hospitality packagers, corporate event planners	Same event, same week, every year

#	Vertical	Stay	Who pays	Where you find them	What triggers the stay
Life Events & Family					
50	**Weddings**	Nights	Wedding party & guests	Venues, planners, wedding websites	Wedding date set
51	**Funerals & memorials**	Nights	Out-of-town family	Funeral homes	A death in the family
52	**Family reunions**	Nights	Reunion organizer	Reunion committees, family Facebook groups	Planned multi-generation gathering
53	**Holiday overflow for local hosts**	Nights	Local host family	Neighborhood groups, Nextdoor	Relatives visiting a local home
54	**New-baby visits**	Weeks	Grandparents	OB offices, parenting groups	Healthy birth; family comes to help
55	**Adoption & foster placement stays**	Weeks	Adoptive parents	Adoption agencies (interstate placement)	Waiting period before leaving the state
56	**Caregivers for aging parents**	Months	Adult child	Senior-living staff, geriatric care managers	Parent's health declines
57	**House-hunting & relocation scouting**	Nights	Buyer (self-pay)	Realtors, relocation specialists	Job offer; scouting neighborhoods
58	**Snowbirds & seasonal retirees**	Months	Retirees	55+ communities, snowbird forums	Escaping winter
59	**Estate settlement & probate trips**	Weeks	Heirs / executor	Probate attorneys, estate-sale companies	Clearing out a parent's home
Leisure & Lifestyle					
60	**Couples, honeymoons & anniversaries**	Nights	Couples	Wedding registries, romantic-getaway lists	Milestone to celebrate
61	**Seasonal tourism (ski, beach, fall color)**	Nights	Vacationers	Destination tourism boards	Season opens
62	**Families with young children**	Nights	Parents	Parenting groups, school-break calendars	Spring break, summer, holidays
63	**Hunting, fishing & park trips**	Nights	Outdoor groups	Outfitters, guides, license offices	Season or permit dates
64	**Wellness & creative retreats**	Weeks	Retreat host	Yoga teachers, coaches, writing groups	Host books a venue for a group
65	**Friend getaways & bachelor/ette trips**	Nights	Group organizer	Group-trip planners, social media	Birthday or pre-wedding trip
66	**Unique stays & glamping on land**	Nights	Experience seekers	Glamping marketplaces	Wants the stay to be the trip

WORKSHEET 1

Will it work in my backyard?

Go through pages 7–10 with a map open. Mark a vertical only if you can name a **real place** within 20 minutes that creates the demand—a hospital, base, plant, venue, campus or employer. Note each one's calendar too: a game, graduation or conference weekend is a pricing day.

Common snag: people stall trying to judge all 66. You need three, not sixty-six.

How to fill it in: for each family, count how many of its verticals have a real place near you and write that number in the blank. The number after "of" is how many verticals that family has. It is not a score or a target.

Family	How many I found	The real places behind them
Sample city *(example)*	*2 of 9*	*a regional hospital (travel nurses); a cancer center (transplant patients)*
Healthcare & Medical	_____ of 9	
Displacement & Insurance	_____ of 7	
Work & Corporate	_____ of 12	
Government & Military	_____ of 5	
Education & Academic	_____ of 6	
Events, Sports & Entertainment	_____ of 10	
Life Events & Family	_____ of 10	
Leisure & Lifestyle	_____ of 7	

My top three verticals

#	Vertical	Real place within 20 minutes	Stay length
1			
2			
3			

Can't name a real place for three? The market is telling you something. Widen the radius or pick a different town before you spend.

WORKSHEET 2

Guest → Market → Property

Pick one vertical from Worksheet 1. Work in this order. Falling in love with a house first is the most expensive mistake in this business.

Not sure? Write ? and bring it to your call.

1 · Ideal guest

From *Finding Your Ideal Guest*

What triggers their trip? How do they search? What would stop them from booking?

Example (travel nurses): A 13-week hospital contract. Searches Furnished Finder and nurse Facebook groups. A long drive to the hospital would stop them.

2 · Ideal market — three circles

From *Finding Your Ideal Market*

Legal: can you operate here, at this stay length? The rule often depends on stay length. 30+ nights can be allowed where weekend stays are banned. **Demand:** will this guest come all year? **Profit:** can the numbers work after every cost?

Budget check: plan on about $25 per sq ft to set up a unit properly (furniture, deposit, utilities). If your number is far lower, you've skipped a cost or picked a different vertical.

Example (travel nurses): City rules allow 30+ night stays. The hospital hires nurses all year. Rent and costs fit under what a nurse pays from the housing stipend.

3 · Ideal property — three circles

From *Finding Your Ideal Property*

Primary purpose: is it close to why they travel? **Basic comfort:** what must be there? **Added value:** why pick you, and what will this guest pay for besides the room?

Example (travel nurses): 10 minutes from the hospital. Blackout curtains and a quiet bedroom for day sleep. Washer-dryer and parking. A nurse on nights may pay for weekly cleaning and a stocked fridge. A tournament family may pay for early check-in.

DECISION 1 OF 5

Run it, partner, or wait?

Every vertical needs an operator. The first decision is whether that's you.

Path	What it means	Right for you if…
Operate	You run the business daily: marketing, guest messages, cleaners, maintenance, pricing.	You'll learn the skill and show up every day, including getting one guest out and the next one in within about four hours.
Partner	Your money or property; a proven operator runs it. Terms are written down.	You have capital but not the time, and you'll vet the operator hard.
Keep your money	Not now. Learn first, then revisit.	Neither of the above is true yet. That's a smart answer, not a failure.

Ask yourself

- ☐ Could I answer a guest message within an hour, seven days a week?
- ☐ Would I rather build the skill, or pay for someone else's?
- ☐ If I partner, how will I check the operator's results?
- ☐ Which hours each week, specifically, will I give this business?
- ☐ If my first unit is over an hour away, who handles the 10 p.m. "no hair dryer" call?

Write your answer

DECISION 2 OF 5

Buy the car, or build the income?

A luxury car is a monthly bill with a badge. A rental business is a monthly income with a job attached.

This one came straight from a real call. Someone wanted to start a rental business and buy a high-end sedan at the same time. The upkeep alone was eye-opening: roughly $250 for an oil change and about $600 per tire on that model.

Wanting nice things isn't the problem. **Buying them before the income exists** is.

The math operators skip: Price the want as a monthly cost. Then ask what the business must net each month to pay for it—after every expense.

The want	Monthly cost	Monthly net the business must earn first

Car costs are from one conversation, not a quote. Your numbers will differ.

Rule: buy it *with* the income, not *instead of* it.

Write your answer

DECISION 3 OF 5

A business, or a hobby?

Both are fine. They just need different plans—and only one of them is replacing your full-time income.

	Hobby	Business
Goal	Some extra money	Replacing your full-time income, then more
Size	One or two units	A pipeline of units in chosen verticals
How it runs	Out of your head	On written systems and a daily rhythm
Guests	Whoever books	The verticals you picked on Worksheet 1
When it breaks	You scramble	The system says who does what

I work with people building six- and seven-figure businesses. If you want a hobby, that's fine—but be honest about it now, because a hobby with a business-sized budget is how people get hurt.

Write your answer

DECISION 4 OF 5

If you're the one helping

Many people who find this guide are helping a son, a brother or a friend get started. Your role needs a name.

Role	What you do	What you don't do
Fund	Put in money on written terms.	Run the business for them.
Co-sign	Lend your credit or name to a lease or loan.	Sign before they've passed the learning test.
Coach	Share materials, check progress, ask hard questions.	Do the homework for them.
Step back	Wish them well and stay family.	Feel guilty about it.

Key reframe: Hand them this guide and a date. If the worksheets aren't done by the date, that's your answer—and you didn't have to say no.

Bringing in a spouse or silent partner? Show them Worksheet 1 before you ask for a yes.

My role: _____ Their deadline: _____

Write your answer

DECISION 5 OF 5

Go, Not Yet, or Keep Your Money

Check each gate honestly. Your call comes from the checks, not from how excited you feel today.

Gate	Yes	Not yet
I named three verticals with a real place behind each (Worksheet 1)	☐	☐
I finished Guest → Market → Property for my top vertical (Worksheet 2)	☐	☐
I chose: operate, partner, or keep my money (Decision 1)	☐	☐
The business pays for my wants, not the other way around (Decision 2)	☐	☐
I know if this is a business or a hobby (Decision 3)	☐	☐
Everyone helping me knows their role and the deadline (Decision 4)	☐	☐
I can show up for this every day	☐	☐

Go

All seven are yes. Book your call and bring these pages.

Not yet

One to three are “not yet.” Fix those first, then book.

Keep your money

Four or more are “not yet.” That’s a win—you just saved it.

Earn the call

The complimentary one-on-one diagnostic call is most useful when you’ve done the work. Finish pages 11–17 first. Then we can spend the time on **your** market and **your** next move instead of the basics.

CashFlowDiary

YOUR NEXT STEP · COMPLIMENTARY ONE-ON-ONE DIAGNOSTIC CALL

Bring your pages.
Get your next move.

The guide tells you if short-term rental can work near you.
A conversation helps you decide what to do first.

30 minutes · Complimentary

Talk through your top verticals and what's holding you back.
Leave with one concrete next step.

Bring your completed Worksheets 1 and 2 and your
Go / Not Yet / Keep Your Money answer.

Book your complimentary diagnostic call →

cashflowdiary.com/diagnostic

J. Massey · Founder, Cashflow Diary

18+ years in real estate · STR focus since 2016.
10,000+ operators trained · 704 published podcast episodes.

Strategies that turn opportunities into income.