

Cash flow budget

	Week 1	Week 2	Week 3	Week 4	Week 5
How much money am I starting the week with?					
Sources of income					
Employment					
Government assistance					
Other income					
Total income this week					
Expenditures					
Rent					
Groceries					
Phone bill					
Transportation					
Utilities					
Total expenses for the week					
Add it up					
Ending balance for the week					

Clear the form

Save

Print

Adapted from CFPB 'Your Money, Your Goals', Module 5, p 65

How to use a cash flow budget

Monthly budgets don't always work out – especially if you don't have a predictable monthly amount of income or expenses. A cash flow budget can start any time of the month, and lets you add up income and expenses week-by-week. A cash flow budget involves three steps:

- 1. Track income and expenses week by week:** Record how much money you are starting the week with, and how much you have at the end, along with your income and expenses.
- 2. Your starting balance for the week is the ending balance for the previous week.**
Bring the ending tally for Week 1 to the start of Week 2.
- 3. Review what you have found, and adjust the timing of your spending** as much as possible to match the flow of cash coming in.

Example: Cash flow budget

	Week 1	Week 2	Week 3	Week 4
How much money am I starting the week with?	\$50	\$1085	\$673	
Sources of income				
Part time job	\$300	\$250		
Child Care Benefit payment (CCB)	\$950	0		
Freelance work	0	\$540		
Total income this week	\$1250	\$790		
Expenditures				
Rent	0	\$900		
Groceries	\$80	\$160		
Phone bill	\$70	0		
Transportation	0	\$142		
Utilities	\$65	0		
Total expenses for the week	\$215	\$1202		
Add it up				
Ending balance for the week	\$1085	\$673		