

# Cash flow budget

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

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