

What's a Cash Flow Calendar?

Cash Flow Calendars are designed to assist you in keeping track of your monthly expenses. From groceries to gas to toiletries and daycare, Cash Flow Calendars are ideal for those who need a little extra help keeping track of their monthly budgets.

This user-friendly system is based on a seven-week calendar. Using a simple color-coding system, you can monitor your paydays, expenses and periodic savings transfers.

Another great part of the Cash Flow Calendar is that after months of using the system, you can go back and compare and contrast your spending to get a good look at your personal spending and saving habits.



Contact The Village
Financial Resource Center at:
800-450-4019

Visit us online at
www.HelpWithMoney.org



CASH FLOW Calendar

Brought to you by The Village
Financial Resource Center



"Money may be the husk of many things but not the kernel. It brings you food, but not appetite; medicine, but not health; acquaintance, but not friends; servants, but not loyalty; days of joy, but not peace or happiness."

~Henrik Ibsen

Envelopes or jars can be used to plan and control spending on food, toiletries, utilities, phone, gas, donations, dining out, entertainment, hobbies, etc. To take your budgeting savvy to the next level, incorporate a Cash Flow Calendar to keep detailed track of earnings and expenses.

How it works:

- Determine your starting date and list the amount of money you have in your checking account and cash in your pocket.
- Fill in your income with **BLUE** ink or use a + mark on the days you receive it. Carry over (CO) your + or – balance until a day you have expenses or additional income.
- List your budgeted expenses in **RED** ink or with a -. List income in **BLUE** or with a +. List these on the day they are due.
- Subtract your expenses and/or earnings from your CO. Carry over this balance to the next day.
- Make sure to subtract your periodic savings listed on the spending plan (indicate with **GREEN**).

Cash Flow Calendar (example)

Month: Nov. 1–Dec. 15 Year: 2012

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday					
				1	2						
4	+40 Starting balance	5	+40 cash +600 paycheck -125 food -150 electricity +365	6	7	+365 CO +750 paycheck -150 car payment +965					
11	12	+200 CO -165 food, gas, entertainment +35	13	14	15	16	17	+965 CO -500 mortgage -40 water/trash -225 daycare +200			
18	19	+35 CO +600 paycheck -40 Internet -165 food +430	20	21	+430 CO -60 student loan +370	22	+370 CO +750 paycheck -25 life insurance -150 savings* +945	23	+945 CO -225 daycare -85 car insurance -200 car repair +435	24	
25	26	+435 CO -165 food, gas, entertainment +270	27	+270 CO -35 gym +235	28	29	+235 CO -40 phone -50 electricity +145	30		1	
2	3	+145 CO +600 paycheck -165 food +580	4	5	6	+580 CO +750 paycheck -150 car payment +1180	7	+1180 CO -500 mortgage -225 daycare -40 water/trash +415	8	+415 CO -250 CCCS pymt. +165	
9	10	11	12	13	14	15					

CO stands for carry-over balance

Blue text indicates pay

Red text indicates expense

Green text indicates transfer to savings

Questions about your Cash Flow Calendar? We have answers. Call toll-free at 800-450-4019. The Village Financial Resource Center counselors can help.

