MANAGE YOUR MONEY

Budget and cash flow worksheet

A budget is a **money plan for the next few weeks** — not a perfect spreadsheet. Sketch it here, then keep the detail in your own records.

Framework

STEP BY STEP

1. List essential costs you must pay (rent, stock float, fuel, repayments)
2. List income you can realistically expect — and which week it should arrive
3. Compare the two: where is the tight week?
4. Decide what you will delay or cut if cash is short

This plan

PERIOD (DATES)

EXPECTED MONEY IN (TOTAL)

ESSENTIAL MONEY OUT (TOTAL)

TIGHTEST WEEK AND WHY

IF CASH IS SHORT, I WILL DELAY OR CUT

TIP

Keep the working list elsewhere

Write the line-by-line income and costs in your notebook or phone — update it when the business changes.

Habit

DAY I WILL GLANCE AT THIS PLAN

NEXT UPDATE