MANAGE YOUR MONEY

Cash flow timing worksheet

Track **when** money moves — not only totals. Spend from money that has cleared, not from invoices you have sent.

This week's timing check

WHO STILL OWES ME (NAMES AND ROUGH AMOUNTS)

WHAT I MUST PAY SOON (NAMES AND ROUGH AMOUNTS)

GAP OR PINCH POINT THIS WEEK

Before I spend "expected" income

1. Has the money cleared in the account?
2. What must still be paid this week?
3. What happens if this customer pays late?

• TIP

Keep a simple cash log yourself

Note date, money in, money out and balance in your notebook or banking app history — use this page to spot the timing gap.

Timing fix

WHAT I WILL DO

CHECK-BACK DATE