

Mileah's Cash Flow Calendar

I created a table similar to this one using Excel. This allowed me to schedule all of our bills for a month based on pay periods and due dates. We work on a very tight budget with less than \$100 wiggle room each pay period. We withdraw our budgeted 'living expense' in cash and do not use our ATM or debit card. This helped tremendously. We found ourselves better able to live on the weekly allotted amount.

My husband and I are paid on different pay cycles (every two weeks and on the 15th and 30th).

Step 1—Monthly budget broken down by 12 months; each month identifies all pay periods.

August

Pay period 1	Pay period 2	Pay period 3	Pay period 4
Aug. 8	Aug. 15	Aug. 22	Aug. 29

Step 2—Schedule income by pay periods.

August

	Pay period 1	Pay period 2	Pay period 3	Pay period 4
	Aug. 8	Aug. 15	Aug. 22	Aug. 29
(+) Income	\$	\$	\$	\$

Step 3—Budget fixed expenses by due date and cash available for that pay period; these are the bills paid manually or online (mortgage, insurance, credit, loans, utilities).

August

	Pay period 1	Pay period 2	Pay period 3	Pay period 4
	Aug. 8	Aug. 15	Aug. 22	Aug. 29
(+) Income	\$	\$	\$	\$
(-) 10% Savings	\$	\$	\$	\$
(-) Mortgage	\$	Credit Card	Loan	Credit Card 2
(-) Electric		\$	Car 1	2nd Mtg.
(-) Cable		\$	Car 2	Phone
(-) Cell		\$	Student Loan	

Step 4—Budget living expense weekly (food, gas, daycare, miscellaneous). Withdraw weekly allowance in **cash**—avoid overuse of ATM or debit card.

August

	Pay period 1	Pay period 2	Pay period 3	Pay period 4
	Aug. 8	Aug. 15	Aug. 22	Aug. 29
(+) Income	\$	\$	\$	\$
(-) 10% Savings	\$	\$	\$	\$
(-) Mortgage	\$	Credit Card	Loan	Credit Card 2
(-) Electric		\$	Car 1	2nd Mtg.
(-) Cable		\$	Car 2	Phone
(-) Cell		\$	Student Loan	
(-) Living Exp.	\$	\$	\$	\$

- (continued) -

Step 5—Surplus or Deficit

I now could identify problem pay periods in advance and plan accordingly.

August

	Pay period 1 Aug. 8	Pay period 2 Aug. 15	Pay period 3 Aug. 22	Pay period 4 Aug. 29
(+) Income	\$	\$	\$	\$
(-) 10% Savings	\$	\$	\$	\$
(-) Mortgage	\$	Credit Card	Loan	Credit Card 2
(-) Electric		Electric	Car 1	2nd Mtg.
(-) Cable		Cable	Car 2	Phone
(-) Cell		Cell	Student Loan	
(-) Living Exp.	\$	Living Exp.	Living Exp.	Living Exp.
(+) Surplus		(+) Surplus	(+) Surplus	(+) Surplus
(-) Deficit		(-) Deficit	(-) Deficit	(-) Deficit