

Cash Flow Calendar

Educational template · 1 page · Visualize when money comes in and goes out each month

HOW TO FILL IT

On the calendar below, mark each day with: + incoming paychecks (green), – outgoing bills (red), and amounts. Shaded days indicate periods when your balance may run lower. Consider setting up bank balance alerts for those days.

Mon	Tue	Wed	Thu	Fri	Sat	Sun
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

MONTHLY SUMMARY

Total incoming this month

Total outgoing this month

Balance at end of month

Lower-balance days identified

Bills you could move to another date (if possible)

Recommended minimum balance to keep in checking

NEXT STEP · Consider moving bills to days 1-3 after payday when possible. Low-balance alerts at your bank also help anticipate critical moments.

EDUCATIONAL NOTICE

This information is educational and should not be considered individualized financial, legal, tax, or insurance advice. Every family's situation is different. For personalized guidance, consult qualified professionals who act in your interest.