



Adjusting your cash flow

See how you can improve your cash flow by adjusting your expenses on this calendar.

Learning about strategies for improving your cash flow is one thing, but actually putting them into action is another. Laying out your income and expenses on a calendar can help you visualize your cash flow, making it easier to make adjustments.

What to do

- **Fill in the calendar with the dates for that month.**
- **Use your cash flow budget to enter your income (including benefits) and expenses.** It's helpful to use a pencil to make it easier to move things around.
- **Try moving expenses around to better align with when you have income** in places where you're coming up short.
- **Take action to make the changes a reality.** You can do this by adjusting your spending habits, calling your creditors about changing the due dates of your bills, or splitting large periodic bills into smaller more frequent ones to make them more manageable to pay.



Better align expenses with income by Adjusting your cash flow

1. Write in next month's name and dates on the calendar.
2. Enter your income sources (jobs, benefits, etc.) and amounts on the day you receive them with a plus (+) sign.
3. Enter your expenses and amounts on the day you pay them with a minus (-) sign.
4. Use ideas from the "Improving cash flow" tool to adjust the timing of your expenses. For instance, draw an arrow from an expense you can move to a date that's after you get paid.
5. Make copies of this calendar and repeat in a few months to see how you're doing.

Month: _____

	Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
Example							
	Groceries - \$85	Gas bill - \$79			Paycheck Job 1+\$750		
Week 1							
Week 2							
Week 3							
Week 4							
Week 5							

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