Cash Flow Planning Worksheet

A 13-week view of the cash you expect to come in and go out. Fill in what you know, update it every week, and act early when a week dips below your minimum cash target.

SET UP

Organization _____ Prepared by _____ Start date (week 1) _____ Minimum cash target $ _____

13-WEEK CASH FORECAST

	Wk 1	Wk 2	Wk 3	Wk 4	Wk 5	Wk 6	Wk 7	Wk 8	Wk 9	Wk 10	Wk 11	Wk 12	Wk 13
Beginning cash													
CASH IN													
Customer / donor receipts													
Loan or line-of-credit draws													
Other cash in													
Total cash in													
CASH OUT													
Payroll and payroll taxes													
Rent and utilities													
Vendors and supplies													
Loan payments													
Taxes (sales, estimated)													
Other cash out													
Total cash out													
Net cash flow (in minus out)													
Ending cash													
Above minimum target? (Y/N)													

RED FLAGS TO WATCH

- Ending cash falls below your minimum target in any week
- Payroll weeks rely on a customer paying on time
- Large annual bills (insurance, taxes) missing from the forecast

BEST PRACTICES

- Ending cash for one week is the next week's beginning cash
- Compare last week's forecast to actual and note why it differed
- List actions for low weeks: speed collections, delay purchases, talk to lenders early

Educational resource, not legal, tax, or accounting advice. IAG provides consulting, investigation, mediation, and training services and is not a CPA firm or law firm.

© 2026 Integrity Advisory Group, LLC

Need a hand putting this into action?

IAG helps leaders build simple forecasting and review habits that prevent cash surprises.

Talk with an advisor: integrityadvisorygroup.org/contact

Educational resource, not legal, tax, or accounting advice. IAG provides consulting, investigation, mediation, and training services and is not a CPA firm or law firm.

© 2026 Integrity Advisory Group, LLC · Page 2 of 2