

13-Week Cash Flow

What your balance will be each week for a quarter, and a warning before it goes too low.

WHAT IT DOES

- Rolls each week's closing balance into the next week's opening balance.
- Flags any week that closes below the floor you set.
- Shows the lowest point across the quarter — the number a bank asks for.

THE TABS

[Start Here](#) [Setup](#) [Money In](#) [Money Out](#) [Forecast](#) [How It Works](#)

HOW TO USE IT

- 01 On Setup, enter today's bank balance and the floor you never want to go under.
- 02 On Money In and Money Out, put each amount in the week you expect it.
- 03 Read Forecast. Weeks below your floor are marked.
- 04 Update it weekly with what actually happened.

THE ONE THING THAT MAKES THIS DIFFERENT

A balance of 900 against a floor of 5,000 is a problem while it is still positive. A plain number will not tell you that; the floor does.

BEFORE YOU TRUST A NUMBER

- **Blue bold on cream** means you type there. **Plain black** means the sheet works it out — typing over one of those replaces a formula with a number and it stops updating.
- Every formula is explained on the **How It Works** tab. Nothing is hidden, and nothing needs a macro.
- The sample rows are there to show the shape. Delete them before you start.