FREE RESOURCE · SOUNDVIEW MARKETING GROUP

# The 13-Week Cash Flow Forecast

A simple, rolling worksheet that shows you what's coming in and going out for the next quarter, so cash surprises stop being surprises.

## How to use this template

1. Fill in your starting cash balance for this week.
2. List everything you expect to come in this week: customer payments, deposits, other income.
3. List everything you expect to go out: payroll, rent, loan payments, supplier invoices, taxes, other expenses.
4. Starting cash + cash in − cash out = ending cash. That number becomes next week's starting cash.
5. Update it weekly. The forecast gets sharper every week you keep it current.

## Why 13 weeks

One quarter is long enough to see a slow season, a big tax payment, or a seasonal ramp-up coming before it arrives, and short enough that the numbers stay realistic instead of becoming a guess.

The value isn't precision. It's seeing a tight week three weeks out instead of three days out, while there's still time to do something about it: speed up a receivable, delay a purchase, or plan ahead instead of react.

## What to do when it shows a problem

- A dip in a future week: follow up on slow-paying invoices or delay a discretionary purchase before that week arrives.
- A tight stretch across several weeks: start the financing or credit-line conversation now, while you're not under pressure.
- A consistent surplus: that's your cue to plan a reserve, an owner distribution, or a reinvestment on purpose instead of by accident.

## Your 13-Week Forecast

| 13-Week Cash Flow 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 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Starting Cash | | | | | | | | | | | | | |
| Customer Payments | | | | | | | | | | | | | |
| Other Income | | | | | | | | | | | | | |
| **Total Cash In** | | | | | | | | | | | | | |
| Payroll | | | | | | | | | | | | | |
| Rent | | | | | | | | | | | | | |
| Loan / Debt Payments | | | | | | | | | | | | | |
| Supplier Invoices | | | | | | | | | | | | | |
| Taxes | | | | | | | | | | | | | |
| Other Expenses | | | | | | | | | | | | | |
| **Total Cash Out** | | | | | | | | | | | | | |
| **Ending Cash** | | | | | | | | | | | | | |

*Tip: photocopy this page blank, or rebuild it in a spreadsheet so the math updates automatically each week.*