


HOUSEKEEPING

- **Questions:**
 - Please put them in the Q&A section only. I will pause at specific times to answer questions.
- **Direct messaging to me:**
 - I can't multitask while going over slides so don't get upset if I don't answer you back right away.
- **Handout:**
 - Available for download when you click on the session details. Scroll to the bottom.
 - Or go to www.organizethrivemonetize.com/conference2021
- **Recording:**
 - This session is live but will be recorded.

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**Show Me the Money:
Cashflow Management Made Easy**

By Nathalie Pedicelli
ADHD Organizer Coach
Organize.Thrive.Monetize.

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OVERVIEW

- Housekeeping
- Why is cashflow management so hard?
- Prospective memory
- Types of income and expenses
- 7 step process
- How to track your \$\$\$ step-by-step
- Goodies



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DISCLAIMER

- Nathalie Pedicelli is **NOT** a **Financial Planner, Financial Advisor, Banking Representative, Accountant or Bookkeeper.**
- The information provided during this conference session is for informational purposes only. It is **NOT** intended to be professional financial advice.
- **Never disregard professional financial advice or delay in seeking it** because of something you have heard during this conference session.
- By attending this MEETING, **you are indicating your acceptance** to be bound by the terms and conditions of the user agreement as stated in full.



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WHY IS IT SO HARD?

1. Financial stuff is boring
2. Involves paperwork
3. Can be complicated
4. Might involve a spreadsheet!!!

➤ **Glitchy executive functions = Impaired prospective memory**



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WHAT IS PROSPECTIVE MEMORY?

- **Prospective memory:**
 - “Involves remembering to perform a planned action or recall a planned intention at some future point in time. (1)”
 - Time or event based
 - Simple or complex tasks
- In other words, from Ari Tuckman :
 - “Remembering the right things at the right times and places.” (2)



1. McDaniel, M. A., & Einstein, G. O. (2007). *Prospective memory: An overview and synthesis of an emerging field*. Sage Publications Ltd. As cited on Wikipedia.org



2. Tuckman, Ari. (2018). *How Executive Functions Affect Adult Relationships*. National Resource Center on ADHD.



6

SUPPORTING YOUR PROSPECTIVE MEMORY

- Using a planner:
 - Supports Prospective Memory challenges.
 - Reduces stress.
 - Increases productivity and reliability
 - Gives you a picture of the what's coming up.
- To set up your planner for the year:
 - Enter all known appointments for the year.
 - Record recurring meetings & activities
 - Pencil in repeating tasks.
 - Write in the rest as it comes.
- These principles for planning can be applied to track and plan your cashflow:
 - Enter all known **income**.
 - Record recurring **fixed expenses**.
 - Pencil in repeating **variable expenses**.
 - Write in the rest as it comes.



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QUESTIONS?



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FOR THE FINANCIAL NOVICES...



• Key definitions:

- Opening BALANCE
- INCOME
- FIXED Expenses
- VARIABLE Expenses
- UNEXPECTED Expenses
- Checking the ACTUALS



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MONEY IN - Opening Balance







- ✓ The amount in your bank account at the start of the period you are tracking.
- ✓ It's taking a picture on a given day of how much money is in your bank account.



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+ MONEY IN - **Income**


-  ✓ Pay check
✓ Pension
✓ Government Assistance
-  ✓ Savings
-  ✓ Investments
✓ Dividends



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- MONEY OUT – **Fixed Expense Amounts**


-  ✓ Rent
✓ Mortgage
-  ✓ Electricity
✓ Water
✓ TV service
✓ Landline
-  ✓ Membership - Gym
✓ Membership – Charity
✓ Membership - Other
-  ✓ Car payment
-  ✓ Internet
-  ✓ Tuition
✓ Student loan
-  ✓ Insurance
✓ Life
✓ Medical
✓ Home
✓ Car
-  ✓ Cellphone
✓ Apps
-  ✓ Childcare
-  ✓ Loans / Line of credit
✓ Credit card repayments
✓ Banking fees
-  ✓ Savings



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- MONEY OUT – Variable Expense Amounts


	✓ Groceries		✓ Gift		✓ Petcare ✓ Grooming ✓ Food
	✓ Gas		✓ Entertainment ✓ Activities ✓ Outings ✓ Hobbies		
	✓ Taxes ✓ Municipal ✓ Water or other		✓ Vacations / Travel		
	✓ Credit card bills		✓ Restaurants		



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+/- MONEY IN/OUT – Unexpected or One-time Expenses

	✓ Car repairs		✓ Emergency contractor visits: ✓ Plumber ✓ Tree trimmer ✓ Electrician		✓ Birthday gifts
	✓ Vet bill		✓ Doctor visit ✓ Hospital fees		✓ Surprise money ✓ Refunds
	✓ Parking ticket		✓ Other surprises ✓ Unplanned purchases		✓ Planned renovations



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+/- MONEY IN/OUT - Check Transaction **Actuals**



- ✓ MATCH TO ACCOUNT or CREDIT CARD:
 - ✓ Once you know your actual amounts for your VARIABLE expenses, correct your estimates.



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+/- MONEY IN/OUT - Balance & Unbold **Cycle**



- ✓ CALENDAR METHOD:
 - ✓ Week's Opening Balance + Net cash flow = \$ available at the end of that week
- ✓ SPREADSHEET:
 - ✓ Unbold transactions that have cleared. Pre-established formulas calculate it for you.



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2 TOOLS TO DO IT

Spreadsheet!!!



Mon	Tues	Wed	Thurs	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					



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STEP 1

- 1

Enter
OPENING BALANCE
- 2

Enter
INCOME
- 3


Enter
FIXED expenses
- 4

Enter
VARIABLE expenses
- 5

Enter
UNEXPECTED or
ONE-TIME expenses
- 6


Check transaction
ACTUALS
- 7

Balance & unbold
CYCLE




20

MONEY IN - Opening Balance




- ✓ The amount in your bank account at the start of the period you are tracking.
- ✓ It's taking a picture on a given day of how much money is in your account.



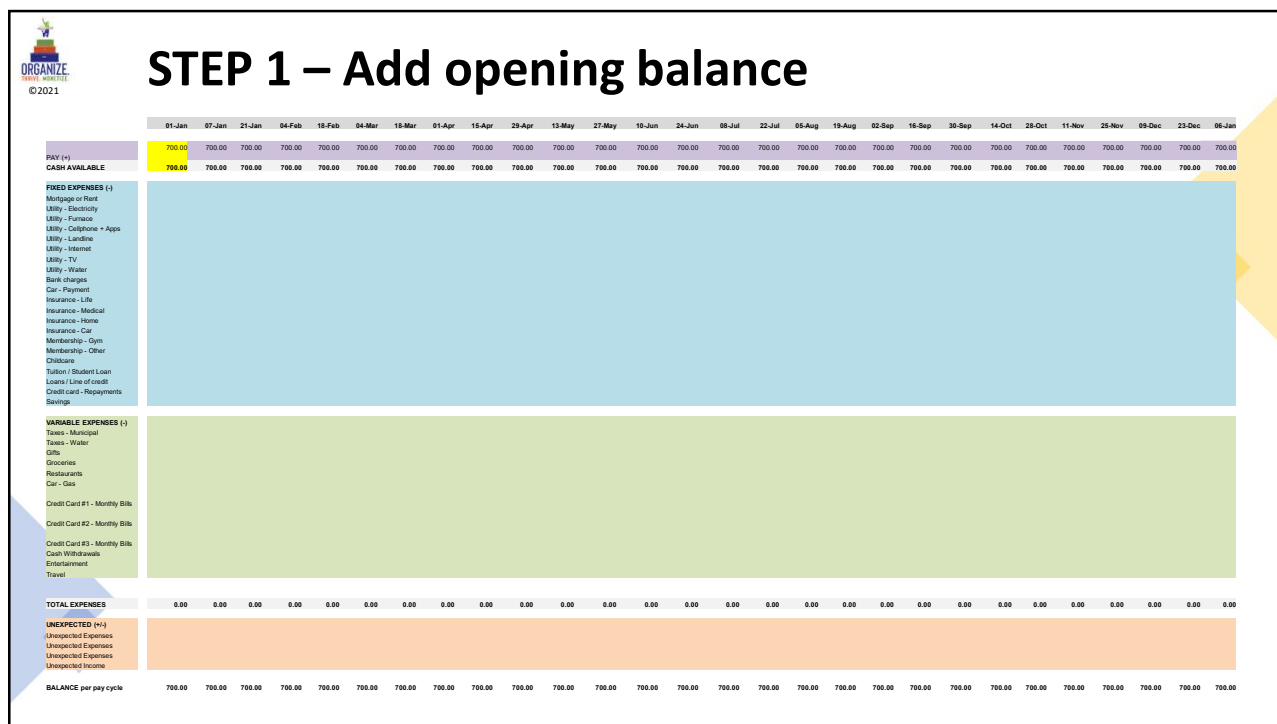
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STEP 1 – Add opening balance

Balance	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday	Net cash flow
+700\$	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	1	2	3	4	5	



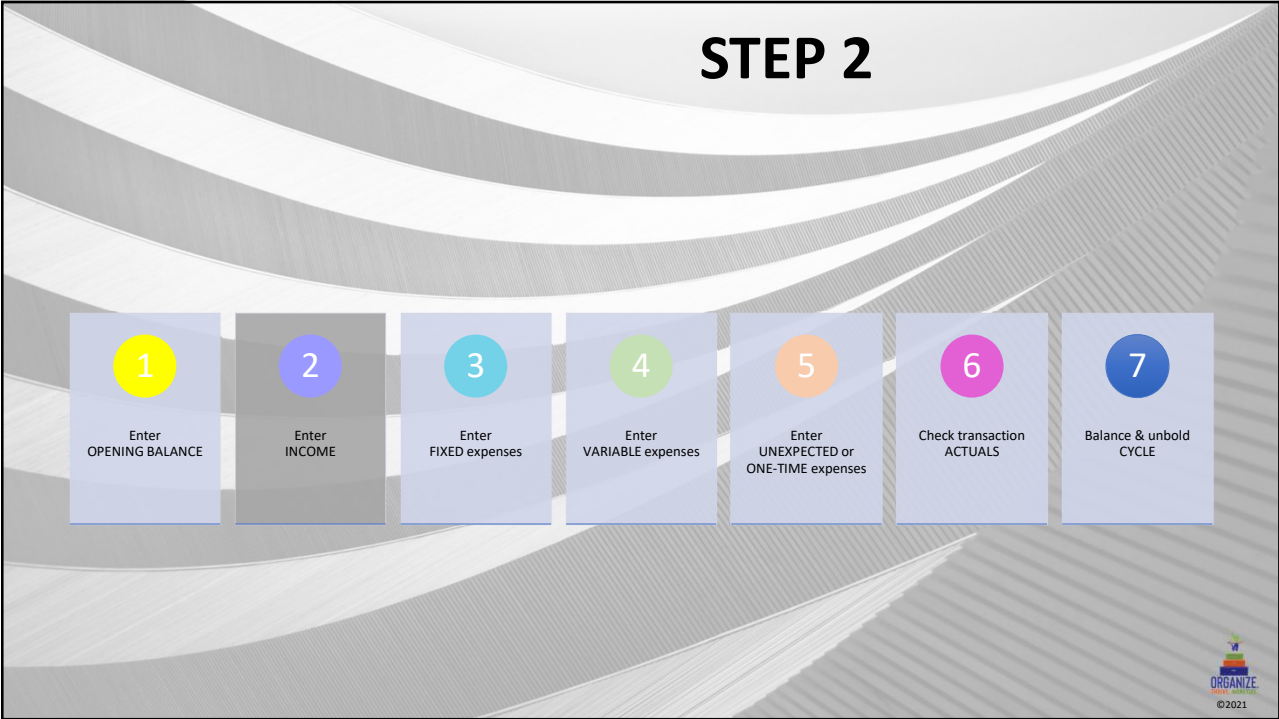
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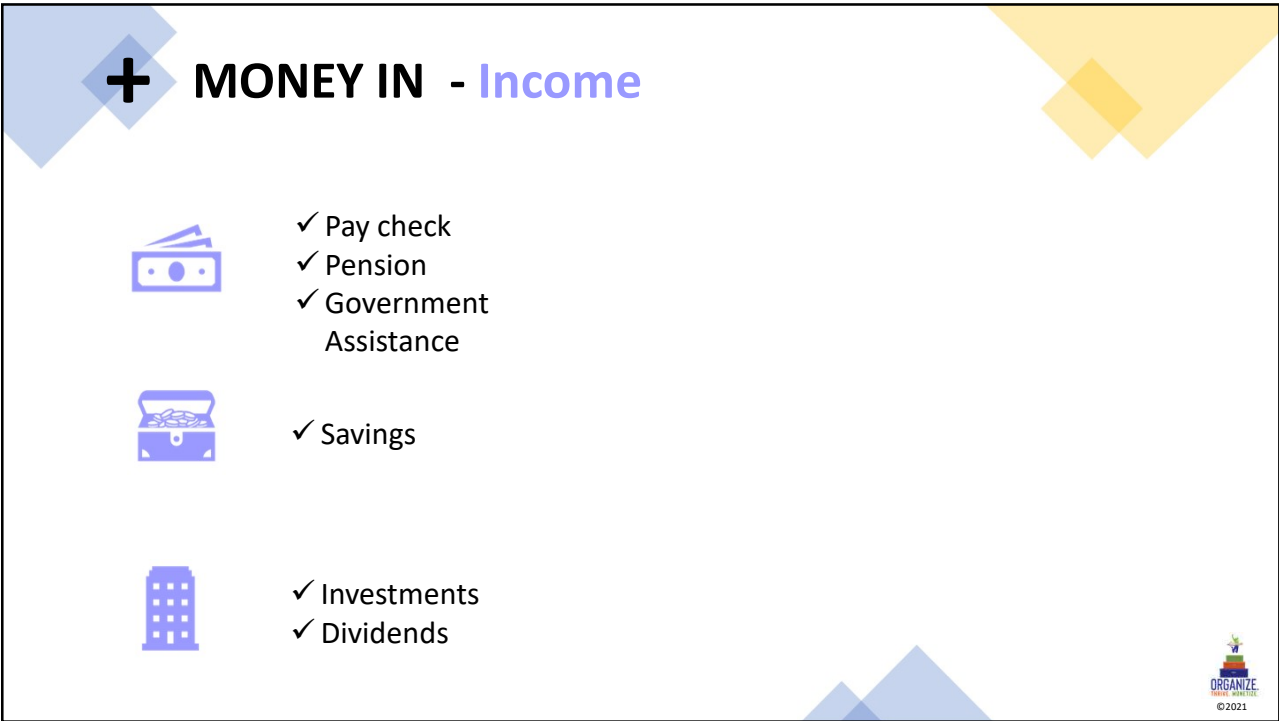
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STEP 2 – Add income


Balance	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday	Net cash flow
+700\$	1	2	3	4 🏠 +1500\$	5	6	7	
	8	9	10	11	12	13	14	
	15	16	17	18 🏠 +1500\$	19	20	21	
	22	23	24	25	26	27	28	
	29	30	1	2 🏠 +1500\$	3	4	5	



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STEP 2 – Add income

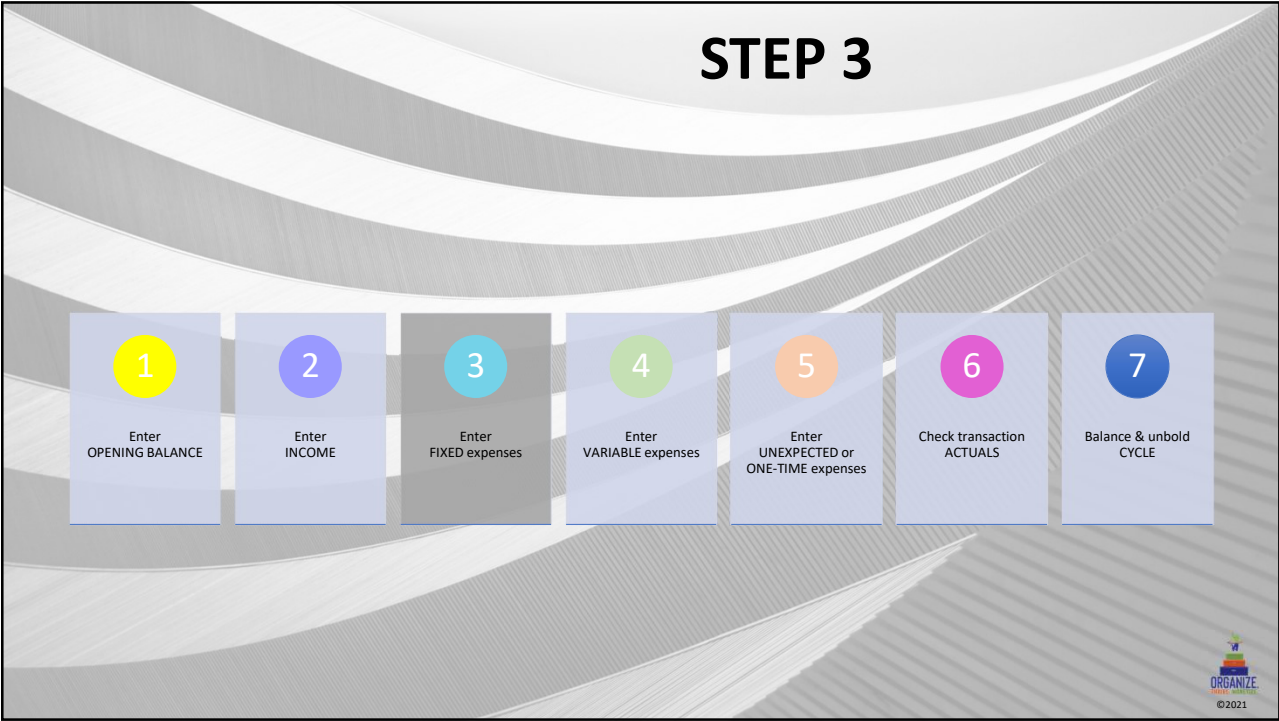
	01-Jan	07-Jan	14-Jan	04-Feb	18-Feb	04-Mar	18-Mar	01-Apr	15-Apr	29-Apr	13-May	27-May	10-Jun	24-Jun	08-Jul	22-Jul	05-Aug	19-Aug	02-Sep	16-Sep	30-Sep	14-Oct	28-Oct	11-Nov	25-Nov	09-Dec	23-Dec	06-Jan			
CASH AVAILABLE	700.00	2200.00	3700.00	5200.00	6700.00	8200.00	9700.00	11200.00	12700.00	14200.00	15700.00	17200.00	18700.00	20200.00	21700.00	23200.00	24700.00	26200.00	27700.00	29200.00	30700.00	32200.00	33700.00	35200.00	36700.00	38200.00	39700.00	41200.00			
<p>FIXED EXPENSES (0)</p> <ul style="list-style-type: none"> Mortgage or Rent Utility - Electricity Utility - Gas/Water Utility - Cellphone + Apps Utility - Landline Utility - Internet Utility - TV Utility - Other Bank charges Car - Payment Insurance - Life Insurance - Medical Insurance - Home Insurance - Car Membership - Gym Membership - Other Children Tuition / Student Loan Loans / Line of credit Credit Card - Payments Savings <p>VARIABLE EXPENSES (0)</p> <ul style="list-style-type: none"> Taxes - Municipal Taxes - Water Gifts Discretion Restaurants Car - Gas Credit Card #1 - Monthly Bkls Credit Card #2 - Monthly Bkls Credit Card #3 - Monthly Bkls Cash Withdrawals Entertainment Travel <p>TOTAL EXPENSES 0.00</p> <p>UNEXPECTED (0)</p> <ul style="list-style-type: none"> Unexpected Expenses Unexpected Expenses Unexpected Expenses Unexpected Income <p>BALANCE per pay cycle 700.00 2,200.00 3,700.00 5,200.00 6,700.00 8,200.00 9,700.00 11,200.00 12,700.00 14,200.00 15,700.00 17,200.00 18,700.00 20,200.00 21,700.00 23,200.00 24,700.00 26,200.00 27,700.00 29,200.00 30,700.00 32,200.00 33,700.00 35,200.00 36,700.00 38,200.00 39,700.00 41,200.00</p>																															



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

- MONEY OUT – Fixed Expense Amounts


 <ul style="list-style-type: none"> ✓ Rent ✓ Mortgage 	 <ul style="list-style-type: none"> ✓ Electricity ✓ Water ✓ TV service ✓ Landline 	 <ul style="list-style-type: none"> ✓ Membership - Gym ✓ Membership – Charity ✓ Membership - Other
 <ul style="list-style-type: none"> ✓ Car payment 	 <ul style="list-style-type: none"> ✓ Internet 	 <ul style="list-style-type: none"> ✓ Tuition ✓ Student loan
 <ul style="list-style-type: none"> ✓ Insurance <ul style="list-style-type: none"> ✓ Life ✓ Medical ✓ Home ✓ Car 	 <ul style="list-style-type: none"> ✓ Cellphone ✓ Apps 	 <ul style="list-style-type: none"> ✓ Childcare
 <ul style="list-style-type: none"> ✓ Loans / Line of credit ✓ Credit card repayments ✓ Banking fees 		 <ul style="list-style-type: none"> ✓ Savings




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STEP 3 – Add FIXED expenses

Balance	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday	Net cash flow
+700\$	 -800\$			 +1500\$	 -100\$			
		 -150\$	 -50\$		 -100\$		 -150\$	
	 -100\$			 +1500\$	 -100\$			
		 -150\$			 -100\$		 -75\$	
	 -50\$			 +1500\$	 -100\$			



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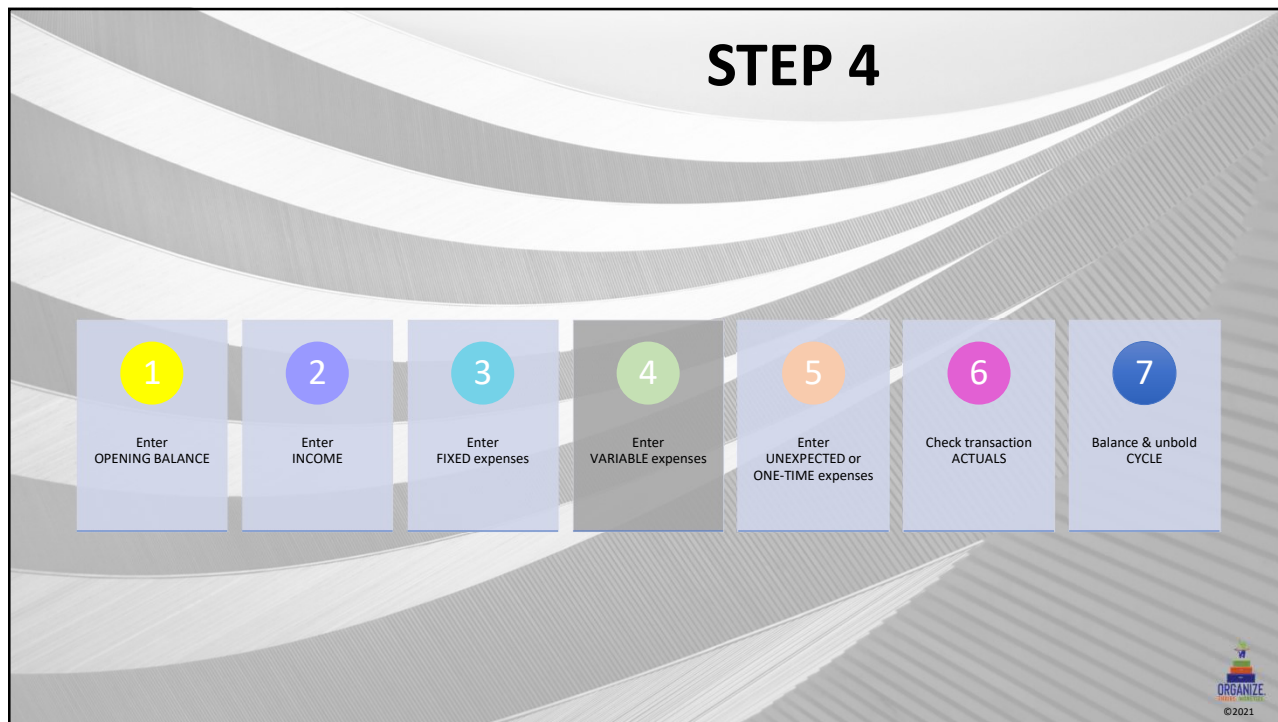
STEP 3 – Add FIXED expenses

	01-Jan	07-Jan	14-Jan	04-Feb	18-Feb	04-Mar	18-Mar	01-Apr	15-Apr	29-Apr	13-May	27-May	10-Jun	24-Jun	08-Jul	22-Jul	05-Aug	19-Aug	02-Sep	16-Sep	30-Sep	14-Oct	28-Oct	11-Nov	25-Nov	09-Dec	23-Dec	06-Jan	
INCOME (+)	700.00	-275.00	25.00	0.00	230.00	205.00	530.00	1305.00	330.00	1130.00	855.00	1005.00	200.00	600.00	800.00	900.00	800.00	1110.00	1010.00	1410.00	2160.00	1910.00	2950.00	2110.00	2800.00	2025.00	1535.00	1,435.00	
CASH AVAILABLE	700.00	425.00	450.00	450.00	680.00	885.00	1415.00	2720.00	3050.00	4180.00	5035.00	6040.00	6240.00	6840.00	7640.00	8540.00	9340.00	10450.00	11460.00	12870.00	14930.00	16840.00	18750.00	20660.00	22570.00	24480.00	26390.00	28300.00	
FIXED EXPENSES (-)																													
Mortgage - Rent	800.00	800.00	800.00	800.00	800.00	800.00	800.00	800.00	800.00	800.00	800.00	800.00	800.00	800.00	800.00	800.00	800.00	800.00	800.00	800.00	800.00	800.00	800.00	800.00	800.00	800.00	800.00	800.00	800.00
Utility - Electricity	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Utility - Fuel/Gas	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00
Utility - Landline																													
Utility - Internet		75.00		75.00		75.00		75.00		75.00		75.00		75.00		75.00		75.00		75.00		75.00		75.00		75.00		75.00	
Utility - TV																													
Utility - Water																													
Bank Charges																													
Car - Payment	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Insurance - Life																													
Insurance - Medical																													
Insurance - Home																													
Insurance - Car																													
Membership - Gym		50.00		50.00		50.00		50.00		50.00		50.00		50.00		50.00		50.00		50.00		50.00		50.00		50.00		50.00	
Membership - Other																													
Children	100.00	200.00	300.00	400.00	500.00	600.00	700.00	800.00	900.00	1000.00	1100.00	1200.00	1300.00	1400.00	1500.00	1600.00	1700.00	1800.00	1900.00	2000.00	2100.00	2200.00	2300.00	2400.00	2500.00	2600.00	2700.00	2800.00	2900.00
Student Loan																													
Line of Credit																													
Credit Card - Payments																													
Savings																													
VARIABLE EXPENSES (-)																													
Taxes - Municipal																													
Taxes - Water																													
Gas																													
Groceries																													
Car - Gas																													
Credit Card #1 - Monthly Bills																													
Credit Card #2 - Monthly Bills																													
Credit Card #3 - Monthly Bills																													
Cash Withdrawals																													
Entertainment																													
Travel																													
TOTAL EXPENSES	875.00	1,175.00	1,525.00	1,775.00	2,025.00	2,275.00	2,525.00	2,775.00	3,025.00	3,275.00	3,525.00	3,775.00	4,025.00	4,275.00	4,525.00	4,775.00	5,025.00	5,275.00	5,525.00	5,775.00	6,025.00	6,275.00	6,525.00	6,775.00	7,025.00	7,275.00	7,525.00	7,775.00	8,025.00
UNEXPECTED (+/-)																													
Unexpected Expenses																													
Unexpected Expenses																													
Unexpected Income																													
BALANCE per pay cycle	-275.00	25.00	0.00	230.00	205.00	530.00	1,305.00	330.00	1,130.00	855.00	1,505.00	280.00	600.00	800.00	900.00	800.00	1,110.00	1,010.00	1,410.00	2,160.00	1,910.00	2,950.00	2,110.00	2,800.00	2,025.00	1,535.00	1,435.00	1,860.00	

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- MONEY OUT – Variable Expense Amounts

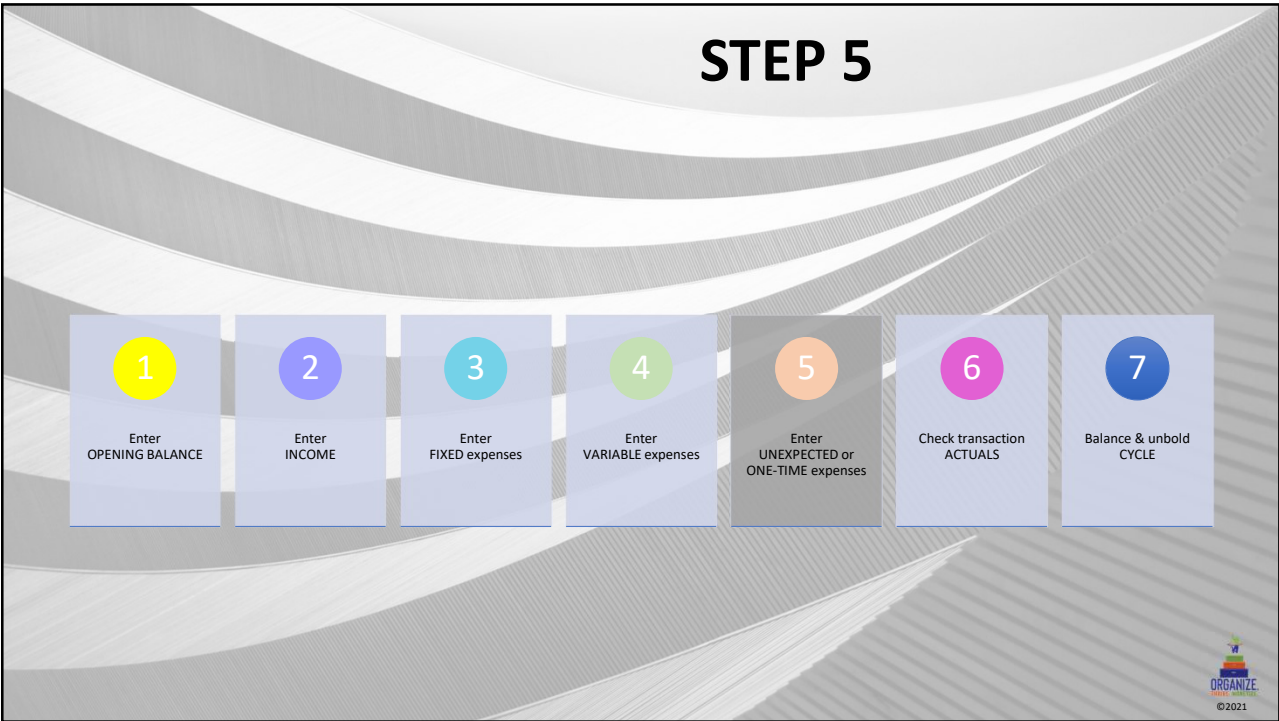
	✓ Groceries		✓ Gift		✓ Petcare ✓ Grooming ✓ Food
	✓ Gas		✓ Entertainment ✓ Activities ✓ Outings ✓ Hobbies		
	✓ Taxes ✓ Municipal ✓ Water or other		✓ Vacations / Travel		
	✓ Credit card bills		✓ Restaurants		


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+/- MONEY IN/OUT – Unexpected or One-time Expenses




✓ Car repairs




✓ Emergency contractor visits:
 ✓ Plumber
 ✓ Tree trimmer
 ✓ Electrician




✓ Birthday gifts




✓ Vet bill




✓ Doctor visit
 ✓ Hospital fees




✓ Surprise money
 ✓ Refunds




✓ Parking ticket



✓ Other surprises
 ✓ Unplanned purchases




✓ Planned renovations




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STEP 5 – Add UNEXPECTED or ONE-TIME expenses

Balance	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday	Net cash flow
+700\$	1 🏠 -800\$	2	3	4 💰 +1500\$	5 🧑 -100\$	6 🗑️ -75\$	7 🎂 -75\$	
	8	9 🚗 -150\$	10 📱 -50\$	11 💳 -300\$	12 🧑 -100\$	13 🗑️ -75\$	14 🎓 -150\$	
	15 💡 -100\$	16	17	18 💰 +1500\$	19 🧑 -100\$	20 🗑️ -75\$	21 🎂 -25\$	
	22 🧑 -200\$	23 🚗 -150\$	24 🚰 -100\$	25	26 🧑 -100\$	27 🗑️ -75\$	28 💻 -75\$	
	29	30 🏋️ -50\$	1	2 💰 +1500\$	3 🧑 -100\$	4 🗑️ -75\$	5 🗑️ -75\$	



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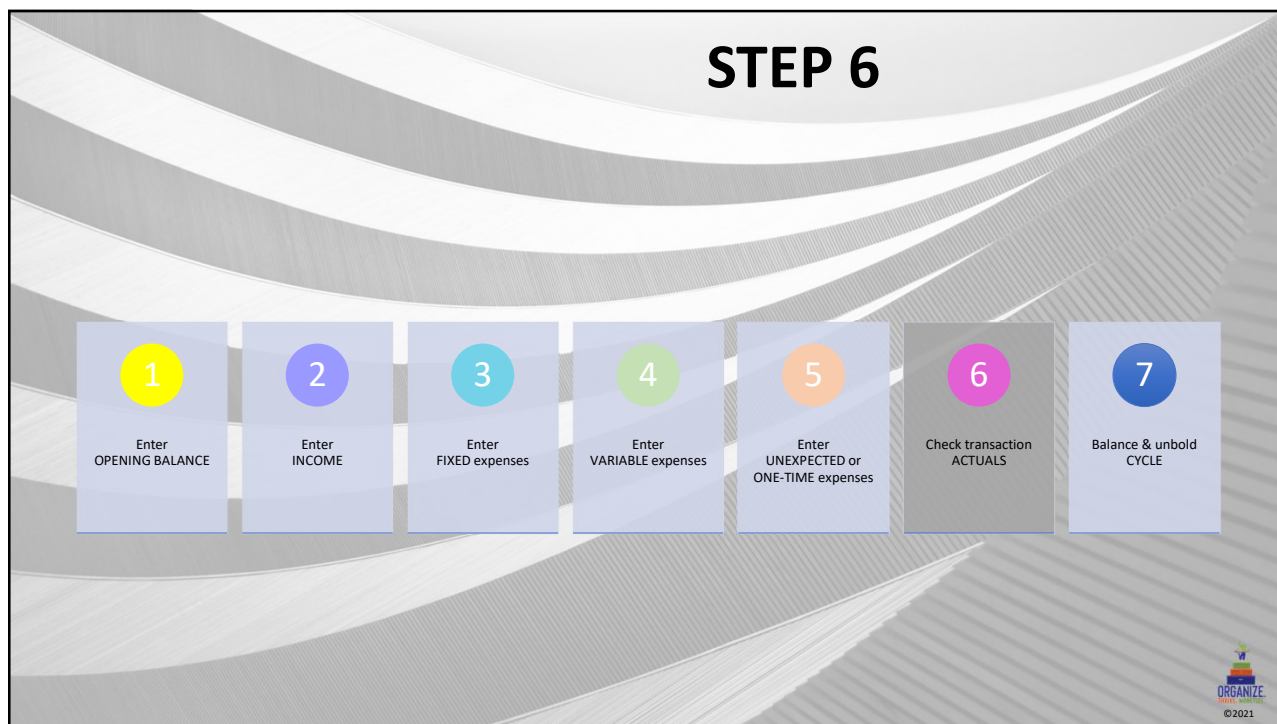
STEP 5 – Add UNEXPECTED or ONE-TIME expenses

	01-Jan	07-Jan	14-Jan	04-Feb	18-Feb	04-Mar	18-Mar	01-Apr	15-Apr	29-Apr	13-May	27-May	10-Jun	24-Jun	08-Jul	22-Jul	05-Aug	19-Aug	02-Sep	16-Sep	30-Sep	14-Oct	28-Oct	11-Nov	25-Nov	09-Dec	23-Dec	06-Jan		
INCOME	700.00	-275.00	25.00	0.00	230.00	205.00	530.00	1305.00	330.00	1,130.00	855.00	1,005.00	200.00	600.00	800.00	500.00	900.00	800.00	1,100.00	1,010.00	1,410.00	2,160.00	1,910.00	2,900.00	2,110.00	2,800.00	2,025.00	1,435.00	1,435.00	
CASH AVAILABLE	700.00	425.00	450.00	450.00	680.00	885.00	1,415.00	2,720.00	3,050.00	4,180.00	5,035.00	6,040.00	6,240.00	6,840.00	7,640.00	8,140.00	9,040.00	9,840.00	10,940.00	11,950.00	13,410.00	15,570.00	17,480.00	19,590.00	21,700.00	23,810.00	25,920.00	28,030.00	30,140.00	
FIXED EXPENSES (-)																														
Mortgage or Rent	800.00	800.00	800.00	800.00	800.00	800.00	800.00	800.00	800.00	800.00	800.00	800.00	800.00	800.00	800.00	800.00	800.00	800.00	800.00	800.00	800.00	800.00	800.00	800.00	800.00	800.00	800.00	800.00	800.00	800.00
Utility - Electricity	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Utility - Fuel/Gas	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00
Utility - Landline																														
Utility - Internet		75.00		75.00		75.00		75.00		75.00		75.00		75.00		75.00		75.00		75.00		75.00		75.00		75.00		75.00		75.00
Utility - TV																														
Utility - Water																														
Bank Charges																														
Car - Payment	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Insurance - Life																														
Insurance - Medical																														
Insurance - Home																														
Insurance - Car																														
Maintenance - Car			50.00		50.00		50.00		50.00		50.00		50.00		50.00		50.00		50.00		50.00		50.00		50.00		50.00		50.00	50.00
Maintenance - Other																														
Children	100.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00
Student (Student Loan)																														
Loan (Loan of cash)																														
Credit Card - Payments	100.00																													
Savings																														
VARIABLE EXPENSES (-)																														
Taxes - Municipal																														
Taxes - Water																														
Gita																														
Groceries	75.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Restaurants	75.00																													
Car - Gas			100.00		100.00		100.00		100.00		100.00		100.00		100.00		100.00		100.00		100.00		100.00		100.00		100.00		100.00	100.00
Credit Card #1 - Monthly Bills																														
Credit Card #2 - Monthly Bills	300.00																													
Credit Card #3 - Monthly Bills																														
Cash Withdrawals																														
Entertainment																														
Travel																														
TOTAL EXPENSES	875.00	1,175.00	1,050.00	1,175.00	1,025.00	1,175.00	725.00	1,875.00	775.00	1,775.00	855.00	1,005.00	1,100.00	1,000.00	1,100.00	1,000.00	1,100.00	1,000.00	1,100.00	1,000.00	1,100.00	1,000.00	1,100.00	1,000.00	1,100.00	1,000.00	1,100.00	1,000.00	1,100.00	
UNEXPECTED (+/-)																														
Unexpected Expenses		25.00		50.00				100.00			1,225.00										50.00				200.00	25.00				
Unexpected Expenses																														
Unexpected Expenses																														
Unexpected Income								75.00																						
BALANCE per pay cycle	-275.00	25.00	0.00	230.00	205.00	530.00	1,305.00	330.00	1,130.00	855.00	1,005.00	200.00	600.00	800.00	500.00	900.00	800.00	1,100.00	1,010.00	1,410.00	2,160.00	1,910.00	2,900.00	2,110.00	2,800.00	2,025.00	1,435.00	1,435.00	1,865.00	

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+/- MONEY IN/OUT - Check Transaction ACTUALS


 ✓MATCH TO ACCOUNT or CREDIT CARD:
✓Once you know your actual amounts for your VARIABLE expenses, correct your estimates.


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STEP 6 – Check transactions actuals


Balance	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday	Net cash flow
+700\$	1 🏠 -800\$	2	3	4 🏠 +1500\$	5 👤 -100\$	6 🌿 -75\$	7 🌿 -75\$	
	8	9 🚗 -150\$	10 📱 -50\$	11 💳 -425\$	12 👤 -100\$	13 🌿 -80\$	14 🎓 -150\$	
	15 💡 -100\$	16	17	18 🏠 +1500\$	19 👤 -100\$	20 🌿 -125\$	21 🎂 -25\$	
	22 👤 -200\$	23 🚗 -150\$	24 🚰 -125\$	25	26 👤 -100\$	27 🌿 -75\$	28 💻 -75\$	
	29 🏋️ -50\$	30	1	2 🏠 +1500\$	3 👤 -100\$	4 🌿 -70\$	5 🌿 -75\$	



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STEP 6 – Check transactions actuals

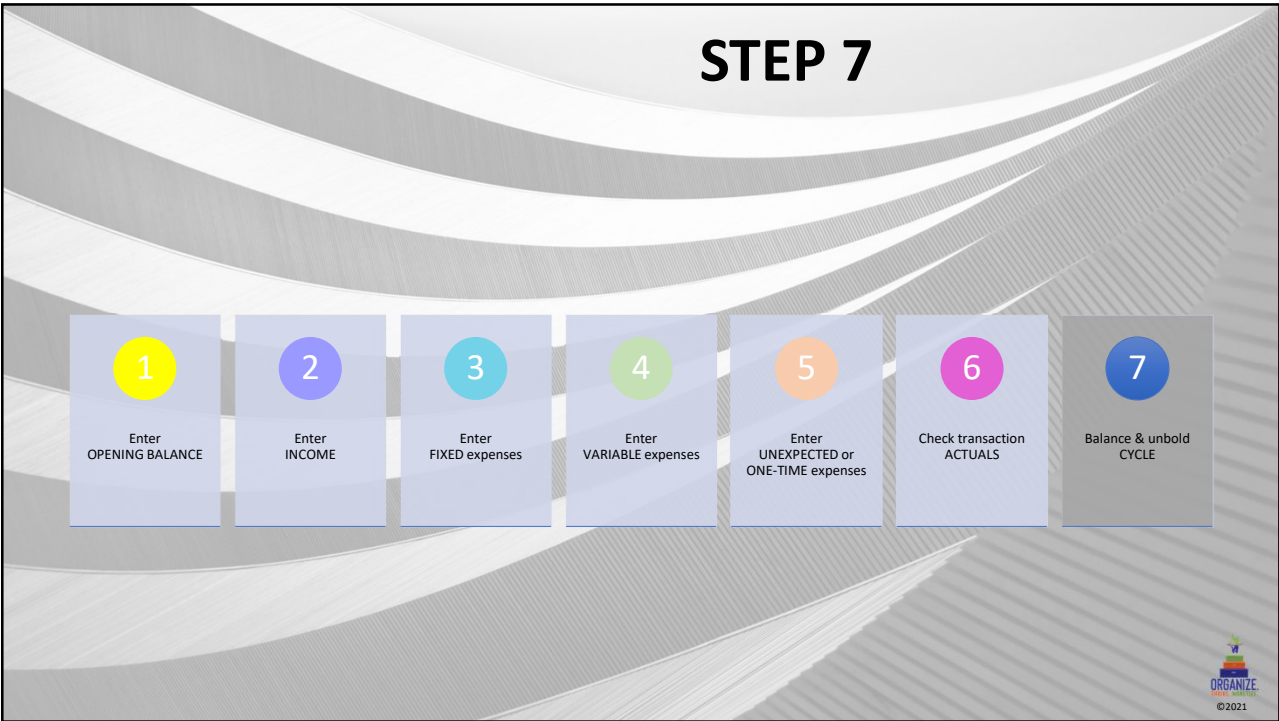
	01-Jan	07-Jan	21-Jan	04-Feb	18-Feb	04-Mar	18-Mar	01-Apr	15-Apr	29-Apr	13-May	27-May	10-Jun	24-Jun	08-Jul	22-Jul	05-Aug	19-Aug	02-Sep	16-Sep	30-Sep	14-Oct	28-Oct	11-Nov	25-Nov	09-Dec	23-Dec	06-Jan	
PAY IN	700.00	-275.00	25.00	0.00	230.00	205.00	530.00	1305.00	330.00	1130.00	855.00	1055.00	280.00	680.00	580.00	880.00	1110.00	1010.00	1410.00	2185.00	1910.00	2500.00	2510.00	2450.00	2430.00	1330.00	1,230.00		
CASH AVAILABLE	700.00	1225.00	1250.00	1050.00	1730.00	1705.00	2030.00	2865.00	1830.00	2030.00	2385.00	2665.00	1700.00	2180.00	2380.00	2480.00	2380.00	2810.00	2810.00	2910.00	3665.00	3410.00	4000.00	4010.00	3665.00	3335.00	2530.00	2730.00	
FIXED EXPENSES (-)																													
Mortgage or Rent	800.00		800.00		800.00		800.00		800.00		800.00		800.00		800.00		800.00		800.00		800.00		800.00		800.00		800.00		
Utility - Electricity		100.00		100.00		100.00		100.00		100.00		100.00		100.00		100.00		100.00		100.00		100.00		100.00		100.00		100.00	
Utility - Gas				50.00		50.00		50.00		50.00		50.00		50.00		50.00		50.00		50.00		50.00		50.00		50.00		50.00	
Utility - Internet			75.00		75.00		75.00		75.00		75.00		75.00		75.00		75.00		75.00		75.00		75.00		75.00		75.00		
Utility - Water																													
Bank charges																													
Car - Payment	150.00		150.00		150.00		150.00		150.00		150.00		150.00		150.00		150.00		150.00		150.00		150.00		150.00		150.00		
Insurance - Life																													
Insurance - Health																													
Insurance - Home																													
Insurance - Car																													
Membership - Gym			50.00		50.00		50.00		50.00		50.00		50.00		50.00		50.00		50.00		50.00		50.00		50.00		50.00		
Membership - Other																													
Children	100.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00
Tuition / Student Loan		100.00		100.00		100.00		100.00		100.00		100.00		100.00		100.00		100.00		100.00		100.00		100.00		100.00		100.00	
Debt / Loan of credit																													
Credit Card - Payments																													
Savings																													
VARIABLE EXPENSES (-)																													
Taxes - Municipal																													
Taxes - Other																													
Gifts																													
Spa																													
Restaurants		75.00		75.00		75.00		75.00		75.00		75.00		75.00		75.00		75.00		75.00		75.00		75.00		75.00		75.00	
Car - Gas			100.00		100.00		100.00		100.00		100.00		100.00		100.00		100.00		100.00		100.00		100.00		100.00		100.00		
Credit Card #1 - Monthly Bills																													
Credit Card #2 - Monthly Bills																													
Credit Card #3 - Monthly Bills																													
Cash Withdrawals																													
Entertainment																													
Travel																													
TOTAL EXPENSES	875.00	1,175.00	1,250.00	1,175.00	1,250.00	1,175.00	725.00	1,875.00	775.00	1,775.00	855.00	1,055.00	1,000.00	1,000.00	1,180.00	1,000.00	1,100.00	1,000.00	1,100.00	1,185.00	1,175.00	850.00	1,550.00	1,350.00	1,480.00	1,180.00	1,000.00	1,100.00	
UNEXPECTED (+/-)																													
Unexpected Expenses		25.00		50.00				500.00				1,225.00																	
Unexpected Income																													
Unexpected Income																													
BALANCE per pay cycle	-275.00	25.00	0.00	230.00	205.00	530.00	1,305.00	330.00	1,130.00	855.00	1,055.00	280.00	680.00	580.00	880.00	880.00	1,110.00	1,010.00	1,410.00	2,185.00	1,910.00	2,560.00	2,510.00	2,455.00	2,435.00	1,335.00	1,235.00	1,380.00	



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+/- MONEY IN/OUT - Balance & Unbold Cycle

- ✓ CALENDAR METHOD:
 - ✓ Week's Opening Balance + Net cash flow = \$ available at the end of that week
- ✓ SPREADSHEET:
 - ✓ Unbold transactions that have cleared. Pre-established formulas calculate it for you.

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STEP 7 – Balance & Unbold Pay CYCLE

Balance Amount = in Bank Account	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday	Net cashflow
+700\$	1 🏠 -800\$	2	3	4 🏠 +1500\$	5 👤 -100\$	6 🗑️ -75\$	7 🗑️ -75\$	+500\$
+1200\$	8	9 🚗 -150\$	10 📱 -50\$	11 💳 -425\$	12 👤 -100\$	13 🗑️ -80\$	14 🎓 -150\$	-955\$
+245\$	15 💡 -100\$	16	17	18 🏠 +1500\$	19 👤 -100\$	20 🗑️ -125\$	21 🍰 -25\$	+1150\$
+1395\$	22 👤 -200\$	23 🚗 -150\$	24 🚰 -100\$	25	26 👤 -100\$	27 🗑️ -75\$	28 💻 -75\$	-700\$
+695\$	29	30 🏋️ -50\$	1	2 🏠 +1500\$	3 👤 -100\$	4 🗑️ -70\$	5 🗑️ -75\$	

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STEP 7 – Balance & Unbold Pay CYCLE

	01-Jan	07-Jan	14-Jan	04-Feb	18-Feb	04-Mar	18-Mar	01-Apr	15-Apr	29-Apr	13-May	27-May	18-Jun	01-Jun	15-Jun	29-Jun	13-Jul	27-Jul	09-Aug	23-Aug	06-Sep	20-Sep	04-Oct	18-Oct	01-Nov	15-Nov	29-Nov	13-Dec	27-Dec	09-Jan	
PROFIT	750.00	-275.00	25.00	0.00	230.00	200.00	330.00	330.00	1130.00	850.00	1005.00	1005.00	260.00	680.00	580.00	880.00	1110.00	1010.00	1410.00	2185.00	1910.00	2260.00	2510.00	2430.00	2430.00	1338.00	1238.00	1238.00			
CASH AVAILABLE	760.00	1020.00	1025.00	1000.00	1730.00	1730.00	2060.00	2060.00	3190.00	3300.00	3300.00	3300.00	1780.00	2160.00	2060.00	2380.00	2380.00	2380.00	2380.00	2380.00	2380.00	2380.00	2380.00	2380.00	2380.00	2380.00	2380.00	2380.00	2380.00		
FIXED EXPENSES (F)																															
Mortgage or Rent	800.00	800.00	800.00	800.00	800.00	800.00	800.00	800.00	800.00	800.00	800.00	800.00	800.00	800.00	800.00	800.00	800.00	800.00	800.00	800.00	800.00	800.00	800.00	800.00	800.00	800.00	800.00	800.00			
Utility - Electricity	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00			
Utility - Fuel/Gas	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00			
Utility - Cellphone + Apps																															
Utility - Landline																															
Utility - Internet	75.00	75.00	75.00	75.00	75.00	75.00	75.00	75.00	75.00	75.00	75.00	75.00	75.00	75.00	75.00	75.00	75.00	75.00	75.00	75.00	75.00	75.00	75.00	75.00	75.00	75.00	75.00	75.00			
Utility - TV																															
Utility - Water																															
Bank Charges																															
Car - Payment	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00			
Insurance - Life																															
Insurance - Medical																															
Insurance - Home																															
Insurance - Car																															
Membership - Gym		50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00			
Membership - Other																															
Childcare	160.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00			
Tuition / Student Loan	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00			
Loans / Lines of credit																															
Credit Card - Payments																															
Savings																															
UNEXPECTED EXPENSES (U)																															
Taxes - Municipal																															
Taxes - Water																															
Dues																															
Grooming	75.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00			
Restaurants	75.00	75.00	75.00	75.00	75.00	75.00	75.00	75.00	75.00	75.00	75.00	75.00	75.00	75.00	75.00	75.00	75.00	75.00	75.00	75.00	75.00	75.00	75.00	75.00	75.00	75.00	75.00	75.00			
Car - Gas	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00			
Credit Card #1 - Monthly Bills																															
Credit Card #2 - Monthly Bills	300.00	300.00	300.00	300.00	300.00	300.00	300.00	300.00	300.00	300.00	300.00	300.00	300.00	300.00	300.00	300.00	300.00	300.00	300.00	300.00	300.00	300.00	300.00	300.00	300.00	300.00	300.00	300.00			
Credit Card #3 - Monthly Bills																															
Cash Withdrawals																															
Entertainment																															
Travel																															
TOTAL EXPENSES	975.00	1,175.00	1,025.00	1,175.00	1,025.00	1,175.00	1,025.00	1,175.00	1,025.00	1,175.00	850.00	1,005.00	1,160.00	1,460.00	1,160.00	1,460.00	1,160.00	1,460.00	1,160.00	1,460.00	1,160.00	1,460.00	875.00	1,775.00	850.00	1,050.00	1,350.00	1,482.00	1,180.00	1,060.00	1,160.00
UNEXPECTED (U)																															
Unexpected Expenses		25.00	50.00					60.00				1,225.00											50.00			25.00		250.00			
Unexpected Expenses																															
Unexpected Income								75.00																							
BALANCE per pay cycle	-275.00	25.00	0.00	230.00	205.00	530.00	1,305.00	330.00	1,130.00	855.00	1,505.00	200.00	680.00	580.00	880.00	980.00	880.00	1,110.00	1,010.00	1,410.00	2,185.00	1,910.00	2,260.00	2,510.00	2,455.00	2,430.00	1,338.00	1,238.00	1,238.00		

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NEED MORE HELP?

- Cashflow Pro Group Coaching
- For details: www.organizethrivemonetize.com/cashflow



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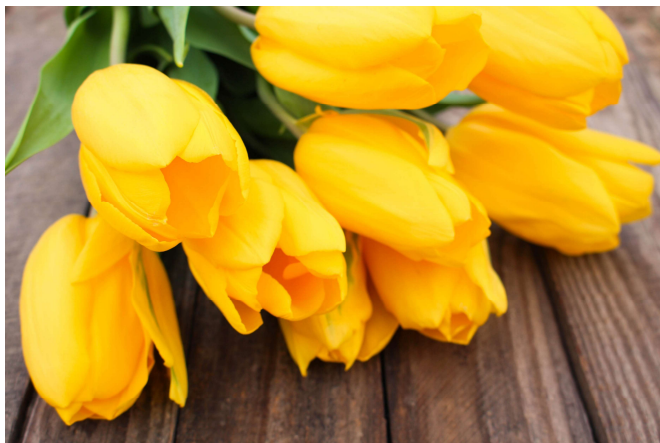
FREE DOWNLOADS

- Payment Tracker
 - Receipt Tracker
 - Savings Tracker
 - Behavior Tracker
- Go to:
www.organizethrivemonetize.com/conference2021



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THANK YOU
for your Attention!



CONTACT INFO:

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ADHD Organizer Coach
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