

# One-Month Income & Expenses Calendar

- 1. Write down your income on the days you typically receive it.
- 2. Write down your major bills on their due dates.

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	31				

3. Do you have major bills due before you receive income? If so, and you don't have a savings cushion, you may have a cash flow problem. Use the tips on the **Quick Ideas to Manage Your Cash Flow** worksheet (2.4).