What to gather before you start

13-Week Cash-Flow Prep Sheet · For food truck owners

Print this. Fill in the blanks with your bank app, your card reader report, and your bill folder in front of you. Then type it into the planner once — **you do not need accounting experience, and you do not need perfect numbers.**

About 15 minutes. You need: your business bank balance, last month's sales reports, your bill folder or autopay list, and your last sales-tax filing.

1 The cash you can actually use today

One number. Start here — everything else builds on it.

Business checking balance right now	$ ________
– Sales tax you've collected but not sent in	$ ________
– Payments already scheduled to clear this week	$ ________
Cash you can actually use today	**$** ________

Do not count unpaid invoices, future sales, or a card batch that hasn't landed yet.

2 Money coming in, in a typical week

Write down the week the money lands in the account — not the day you earned it.

Card deposits — average service day	$ ________
Service days you run per week	________ days
Cash sales per week	$ ________
Catering deposits due (list dates below)	$ ________
Catering balances due (list dates below)	$ ________
Event guarantees or minimums	$ ________

Card money usually lands a day or two after you serve. Put it in the week it shows up.

3 Money going out every week

Your best estimate is fine. You can tighten it later.

Food, beverage & inventory	$ ________
Packaging & paper supplies	$ ________
Payroll, including your payroll taxes	$ ________
Commissary rent or kitchen fees	$ ________
Fuel & propane	$ ________
Card processing fees	$ ________
Your own draw (pay yourself)	$ ________

4 The bills that don't come every week

*These are what sink a good season. Write the amount **and the week it hits**.*

Insurance	$ ________	wk ____
Loan or truck payment	$ ________	wk ____
Permit & license renewals	$ ________	wk ____
Scheduled maintenance & repairs	$ ________	wk ____
Event or booth fees	$ ________	wk ____
Sales-tax payment to the agency	$ ________	wk ____
Equipment purchase or replacement	$ ________	wk ____
Anything else you know is coming	$ ________	wk ____

Already tracking permits or maintenance in BizTools? Those numbers can carry straight over.

5 Two numbers only you can decide

Your minimum cash cushion
The smallest balance you can look at without losing sleep. $ ________

Your weekly repair reserve
Set aside every week so a breakdown isn't an emergency loan. $ ________

6 Where to find each number

Bank balance	Your business bank app, today
Card deposits	Card reader or POS deposit report
Sales tax collected	POS tax report + your last filing
Food & packaging	Last 4 supplier invoices ÷ 4
Payroll	Last pay run from your payroll provider
Commissary	Your monthly agreement or invoice
Insurance & loan	Statement, autopay list, or lender portal
Permits	Renewal notices from the issuing agency

WHEN YOU SIT DOWN AT THE PLANNER

1. **Enter the cash you can actually use today.** Box 1 — one number.
2. **Add the weekly money in, then the weekly money out.** Boxes 2 and 3.
3. **Drop the occasional bills on the weeks they hit.** Box 4 — timing is the whole point.
4. **Set your cushion, then look at your lowest cash week first.** Box 5.

You can start rough. A useful first draft beats waiting for perfect numbers — and the sales tax in your account was never yours to spend.