FREELANCE FINANCE TEMPLATE

Freelancer Cash Flow Tracker

A thirteen-week forward view of money in and money out, because profitable freelancers still run out of cash.

Profit is an opinion; cash is a fact. A freelancer can have a record quarter on paper and still miss rent, because invoices land 45 days after the work does. This tracker looks forward thirteen weeks instead of backward at last month, which is the only view that gives you time to act.

WHAT'S INSIDE

START HERE

How to use this tracker

Ten minutes every Monday. That is the entire commitment, and it is enough to stop almost every cash surprise a freelance business produces.

1. **Fill the committed money first.** Signed work and issued invoices only. Hope is not a cash flow line.
2. **Use payment dates, not invoice dates.** An invoice issued on the 1st with 30-day terms is cash on the 31st at the earliest, and realistically later.
3. **Add your own realistic delay.** Track how late each client actually pays, then forecast using that, not their stated terms.
4. **Update every Monday.** A tracker updated monthly tells you about a problem you have already had.
5. **Keep tax out of the available balance.** Money set aside for tax is not yours to forecast with.

> **THE ONE HABIT THAT FIXES MOST OF THIS**
>
> Invoice on the day the work is delivered, not at month end. Two weeks of admin delay costs you two weeks of cash, every single month, forever.

THE METHOD

Why thirteen weeks

One quarter is long enough to see a problem coming and short enough that you can still forecast it honestly.

Shorter than 13 weeks

You see the problem too late to sell your way out of it. New work takes six to eight weeks to become cash.

Longer than 13 weeks

The numbers become guesses. A freelance pipeline beyond a quarter is aspiration, not forecast.

Weekly, not monthly

Rent, payroll, and tax do not care that the month averaged out. Cash crises happen inside a month.

Forward, not backward

Accounting software shows what happened. This shows what is about to, which is the only actionable one.

Your baseline

QUESTION	AMOUNT
Cash in the business account today	
Less tax already set aside for	
Less anything owed and due this week	
Opening balance for week 1	
Minimum balance you are willing to hit	

SET THE FLOOR BEFORE YOU NEED IT

Decide your minimum acceptable balance now, while nothing is wrong. When the forecast dips below it, that is the trigger to act, not a number to reinterpret.

WHAT IS CERTAIN

Money already committed

Money in: signed and invoiced

CLIENT	AMOUNT	INVOICED	TERMS	REALISTIC DATE	CONFIDENCE

Money out: fixed and unavoidable

WHAT	AMOUNT	DUE	FREQUENCY
Rent or mortgage			Monthly
Software and subscriptions			Monthly
Subcontractors			
Tax payment on account			
Insurance			
Loan or finance repayment			
Personal drawings			Monthly

CONFIDENCE, HONESTLY

Mark each incoming line **certain** (invoiced, client pays on time historically), **likely** (invoiced, client is usually late), or **hopeful** (work signed, not yet invoiced). Never forecast a hopeful line at full value.

THE CORE PAGE

The thirteen-week forecast

Carry the closing balance of each week into the opening balance of the next. Circle any week that falls below your floor.

WK	OPENING	IN	OUT	CLOSING	BELOW FLOOR
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					
11					
12					
13					

READ IT RIGHT TO LEFT

The 'below floor' column is the whole point of the page. One tick eight weeks out is a solvable problem: chase an invoice, delay a purchase, or bring forward a deposit. The same tick discovered in week one is a loan application.

GET PAID

Invoice and chase log

CLIENT	INVOICE	AMOUNT	SENT	DUE	CHASED	PAID

The chase sequence

WHEN	ACTION	TONE
Due date minus 3	Friendly reminder that it falls due	Helpful, automated
Due date plus 1	Short note, invoice reattached	Assume oversight
Due date plus 7	Phone the person, then email confirming	Direct, still warm
Due date plus 14	Formal notice, mention late payment terms	Businesslike
Due date plus 30	Pause work, escalate formally	Firm, no apology

CHASING IS NOT RUDE

Late payers are rarely offended by being chased. They are usually processing whoever asked most recently. The freelancers who get paid first are the ones with a sequence, not the ones with the best relationship.

BEFORE YOU NEED IT

The dry-month plan

Write this while cash is comfortable. Decisions made under pressure are worse and more expensive, in that order.

In order, what you will do

1. **Chase everything outstanding.** Every unpaid invoice, same day, no exceptions.
2. **Offer a settlement discount** of ____percentage____ percent for immediate payment on anything over ____days____ days old.
3. **Delay non-essential spending.** List what qualifies now, so you are not deciding in the moment: ____list____.
4. **Ask existing clients for work you know they need.** Cheaper and faster than new business, always.
5. **Offer a prepayment discount** on retainers or upcoming projects.
6. **Reduce personal drawings** to ____amount____ for ____number____ months.
7. **Draw on the facility** at ____provider____, arranged in advance, up to ____limit____.

Arrange these before you need them

- [ ] Business overdraft or credit line agreed
- [ ] Terms with your largest suppliers understood
- [ ] Personal buffer separate from business cash
- [ ] Accountant briefed on tax payment dates

CREDIT IS CHEAPEST WHEN YOU DO NOT NEED IT

Arrange the facility during a good quarter. Applying for credit while the forecast is red gets you a worse rate, a smaller limit, or a refusal.

TEN MINUTES, MONDAY

Weekly review

- [ ] Bank balance entered as the actual opening figure, not the forecast one
- [ ] Every invoice issued last week logged with its realistic payment date
- [ ] Anything overdue moved to the next step of the chase sequence
- [ ] Work delivered last week invoiced. If not, invoice it now, before anything else
- [ ] New commitments added to money out, including anything agreed verbally
- [ ] Weeks below the floor identified and one specific action assigned to each
- [ ] Tax provision moved across for last week's receipts

This week

ACTUAL BALANCE	WEEKS UNTIL FLOOR BREACH	ONE ACTION TAKEN
	Blank is good	

IF YOU ONLY DO ONE THING

Invoice the moment work is delivered, and set aside tax the moment money lands. Those two habits prevent more freelance cash crises than every forecasting technique combined.

WHO MADE THIS

We build the systems behind the paperwork

Gatilab is an independent WordPress and search agency. We build sites, rank them, and stay long enough to prove the work moved something.

2014	850+	2,000+	10,000+
Founded	Clients served	Projects completed	Plugin installs

What we do

WordPress engineering

Custom themes, blocks, plugins, and migrations built to stay fast and maintainable after handoff.

SEO strategy

Technical fixes, topical coverage, and search visibility work measured against clicks, not scores.

Content marketing

Research-led articles and editorial systems your team can keep publishing without us.

Conversion design

Landing pages, service pages, and forms designed around the decision the reader is actually making.

Need this handled instead of templated?

Send the problem, not a brief. We will tell you whether it is worth building, what it depends on, and what we would deliberately skip. If the honest answer is that you do not need us, you will get that too.

Start a project

gatilab.com/connect

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