Build a 13-Week Cash Forecast

Cash Flow & Treasury | Intermediate | 75-90 minutes (estimate) | Cash-flow basics

Worked numerical schedule

Measure	Value	Unit
Week 1 closing cash	40.00	USD thousands
Week 2 closing cash	30.00	USD thousands
Week 3 closing cash	25.00	USD thousands
Week 4 closing cash	5.00	USD thousands
Week 5 closing cash	15.00	USD thousands
Week 6 closing cash	15.00	USD thousands
Week 7 closing cash	0.00	USD thousands
Week 8 closing cash	15.00	USD thousands
Week 9 closing cash	10.00	USD thousands
Week 10 closing cash	10.00	USD thousands
Week 11 closing cash	10.00	USD thousands
Week 12 closing cash	25.00	USD thousands
Week 13 closing cash	35.00	USD thousands
Minimum weekly closing cash	0.00	USD thousands
Minimum buffer headroom	-20.00	USD thousands
13-week receipts	440.00	USD thousands
13-week payments	455.00	USD thousands
Cash roll-forward residual	0.00	USD thousands

Interpretation and recommended actions

The base minimum closing cash is 0 in week 7, so the minimum buffer shortfall is 20. Cash ends at 35 in week 13. The first buffer breach is week 4, which closes at 5; week 3 closes at 25. Shifting 10 of week 5 receipts to week 6 makes week 5 cash 5 instead of 15, with no change to final cash. Confirm customer timing with AR before week 4 and discuss a committed funding buffer with Treasury. Do not describe unsigned financing as available cash.

Scoring rubric - 100 points

Dimension	Points	Awarding guidance
Calculation	40	Thirteen-week roll-forward 20; trough and breach 10; timing scenario 10.
Interpretation	25	Correct application of the case rules 10; explain the business decision 10; identify evidence or limitations 5.
Controls / audit trail	20	Traceable formulas 8; independent reconciliation 8; explicit units and signs 4.
Communication	15	Decision and numerical headline 5; actions with owners and evidence 5; concise response covering all required deliverables 5.

Award method credit after an isolated arithmetic error rather than repeatedly deducting for it. Equivalent account labels and well-supported alternative recommendations are acceptable. Numerical tolerance is 0.01 in the stated units; no universal passing score is prescribed.

Common mistakes

Looking only at week 13; using profit as receipts; shifting a receipt without moving it into another week; assuming funding is already approved.

Staged hints

Carry each closing cash balance into the next week. Separate a buffer breach from a negative balance. Total receipts must be unchanged in the timing test.

Instructor notes

Prerequisites: Cash-flow basics. Suggested use of the estimated 75-90 minutes: spend roughly 15% on the lesson and smaller example, 55% on the independent task, 20% on comparing approaches and 10% on the decision discussion. Timing is untested. Ask learners to explain why the numerical check is necessary but not sufficient.

For a simpler class, provide the model structure and work through one driver. For an extension, change one operational assumption and require a new reconciliation and recommendation. Verify the new key before distributing any variant. Open files in the intended spreadsheet application before class. Solutions are learning resources, not secure hiring examinations. Expert review remains pending.