

# Personal Cash Flow Management

For Busy People

Jim Ames

SmartStart Personal Finance

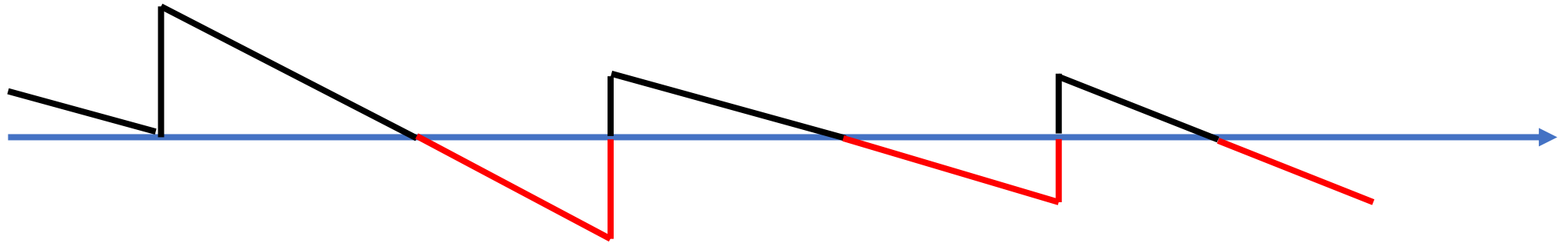


# Typical Cash Flow “Management”

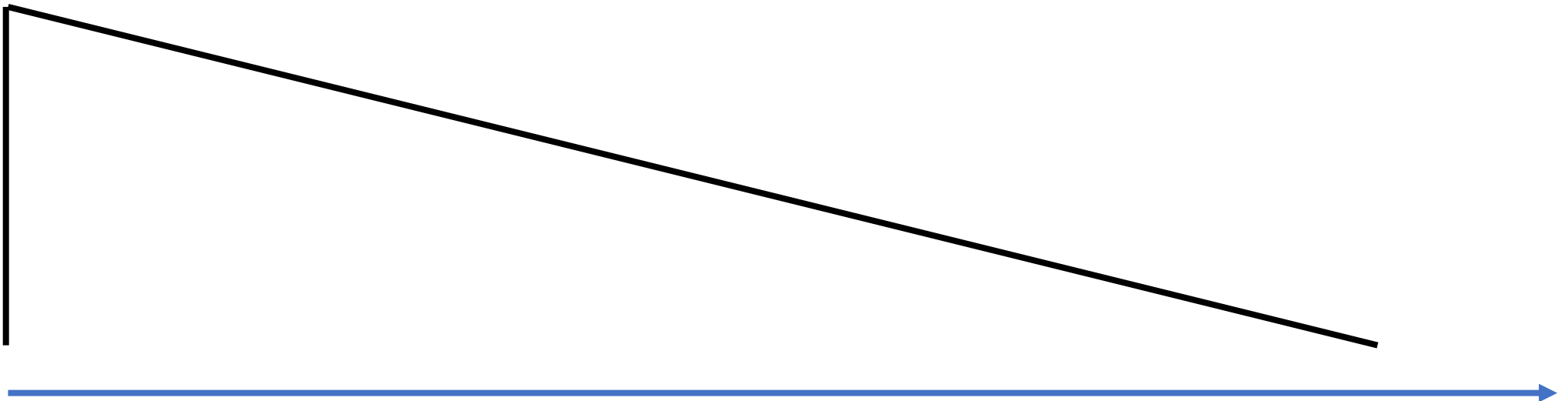


# Your Monthly Cash Flow

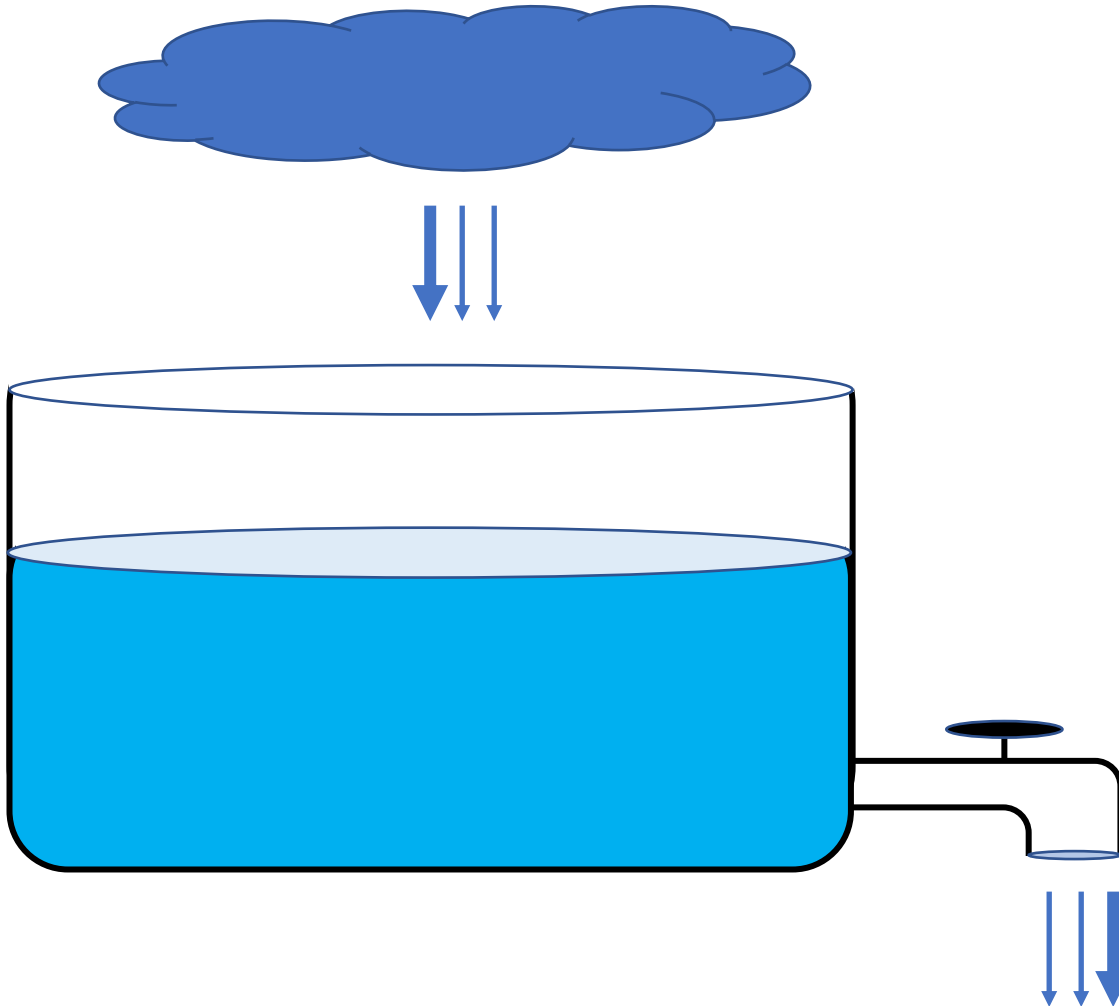
From:



To:

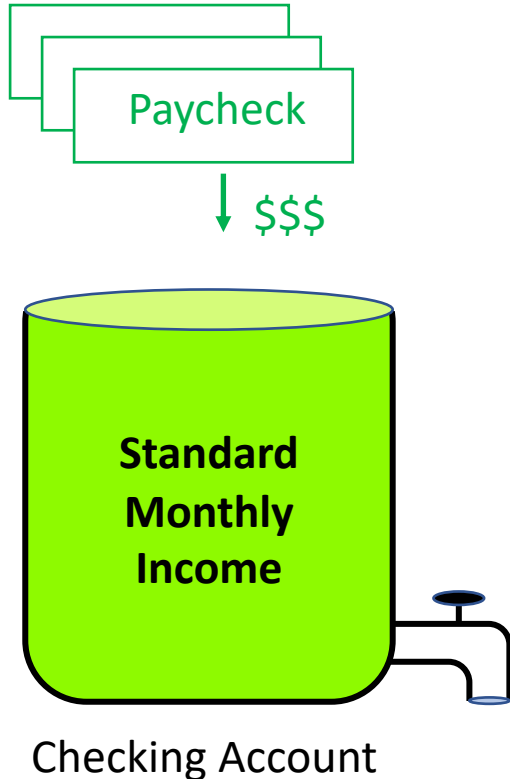


# Reservoir Concept



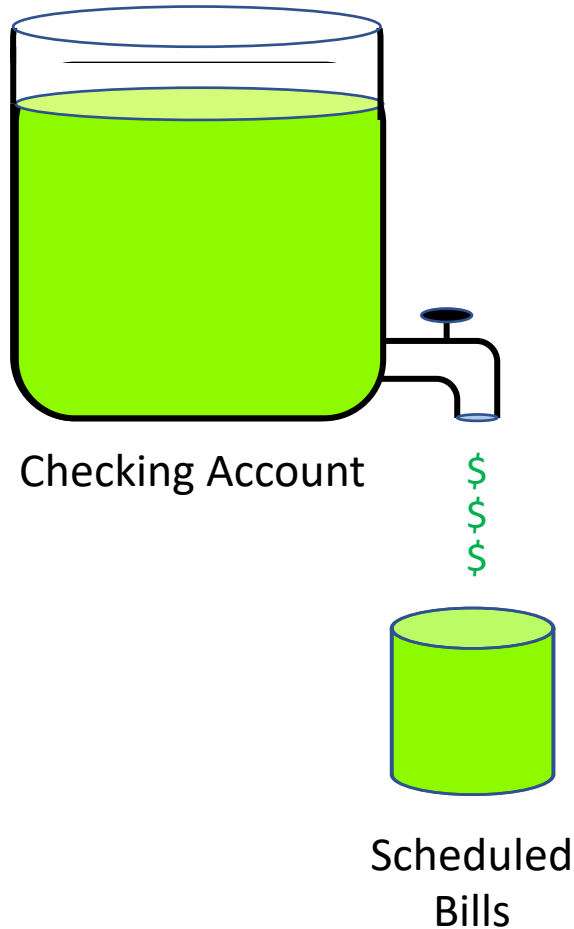
Smooth-out variations  
in rainfall (income) and  
usage (spending)

# Front-Load Your Standard Monthly Income



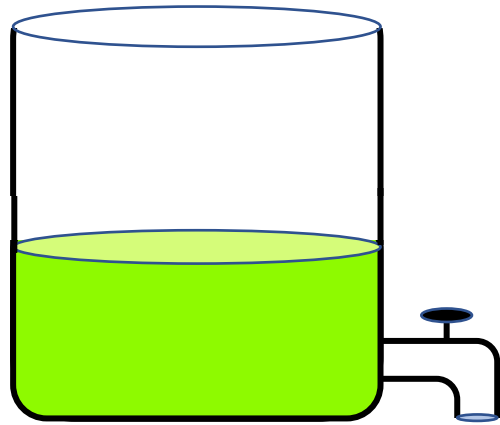
- Conservative average monthly take-home pay
- Day 1: fill to top (full monthly income)
- Paychecks refill for next month

# Draw a Fixed Amount to Pay Routine Bills



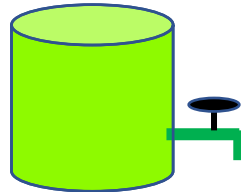
- All monthly bills except credit cards
- Convert quarterly / annual bills to monthly
- Automate payments

# Draw a Fixed Amount for Savings & Investments



Checking Account

\$  
\$  
\$

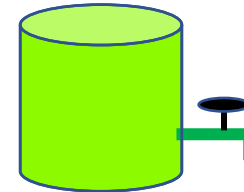


Buffer  
Account(s)



Pay Yourself

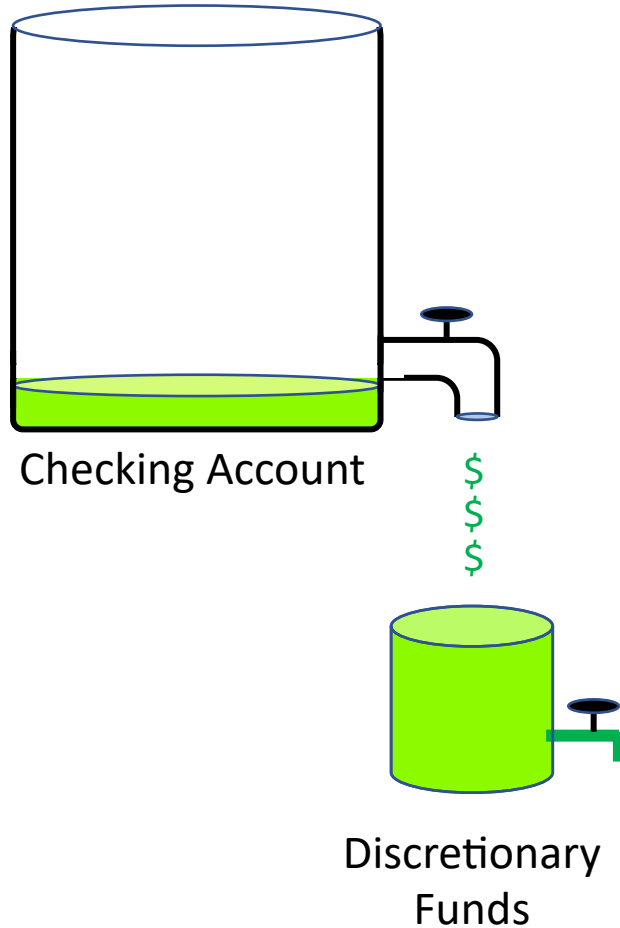
Investment  
Contributions



Needs/Wants  
Purchases

- Build buffers – move funds when expense hits
- Save for big purchases – move funds when buy
- Automate S&I contributions

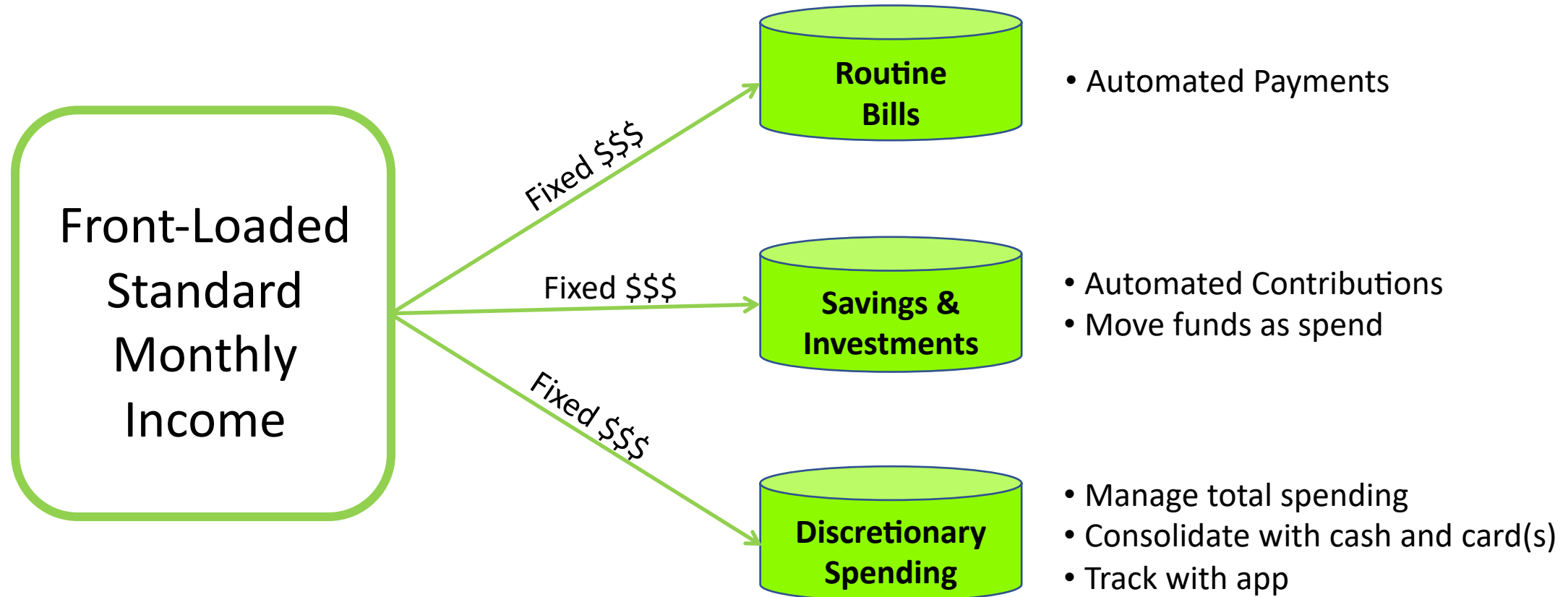
# Draw a Fixed Amount for Discretionary Spending



- Groceries, eating out, transport, entertainment, etc.
- Include no-guilt personal fun money
- Track spending with card / app / cash



# Simplified Cash Flow Architecture



# Your Transformation

## Old Way

- Juggle Paychecks & Bills
- Juggle “Unexpected” Stuff
- Guess What Can Spend, When
- Keep Weather Eye on Checking
- Mostly Reactive, Stressful
- No Communication Structure
- Sporadic Saving
- Guilt Riddled, Uneasy

## New Way

- 2/3 Automated
- Controlled, Smooth Flow
- No-Doubt / No-Guilt Spending
- Mostly Proactive, Strategic
- Intentional Saving & Spending
- Communication & Alignment
- On Track, Confident



# Jim Ames

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**Email:**

[james@smartstartpersonalfinance.com](mailto:james@smartstartpersonalfinance.com)

**Schedule a Free Consultation:**

[https://smartstartpersonalfinance.as.me/  
LetsTalk](https://smartstartpersonalfinance.as.me/LetsTalk)



**Call:** (540) 445-1221

**Website:**

[www.smartstartpersonalfinance.com](http://www.smartstartpersonalfinance.com)