



USING A CASH FLOW SYSTEM

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WHAT DO WE MEAN BY CASH FLOW MANAGEMENT?

Our system helps you automate, regulate and control your money so you spend in ways that bring you happiness, provide peace of mind and express your values.



PAY YOUR FUTURE SELF FIRST

401(k)/403(b)/457(b), HSA,
IRA, Debt Reduction



SAVE FOR FUTURE EXPENSES

Home Repairs, College
Tuition, Remodeling,
Furniture, Cars, Vacations



PAY MONTHLY BILLS

Mortgage, Utilities, Cell
Phone, Insurance, Daycare



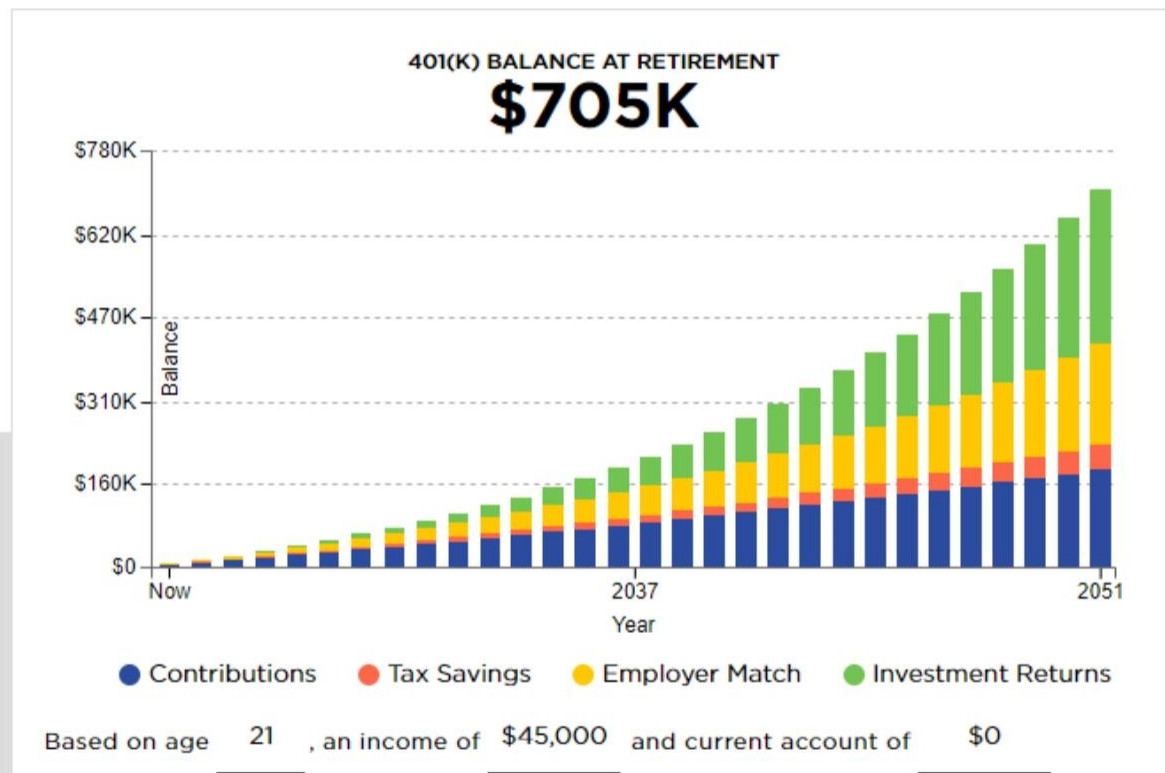
SPEND THE REST

Food, Clothing, Home
Essentials, Fuel, Fun

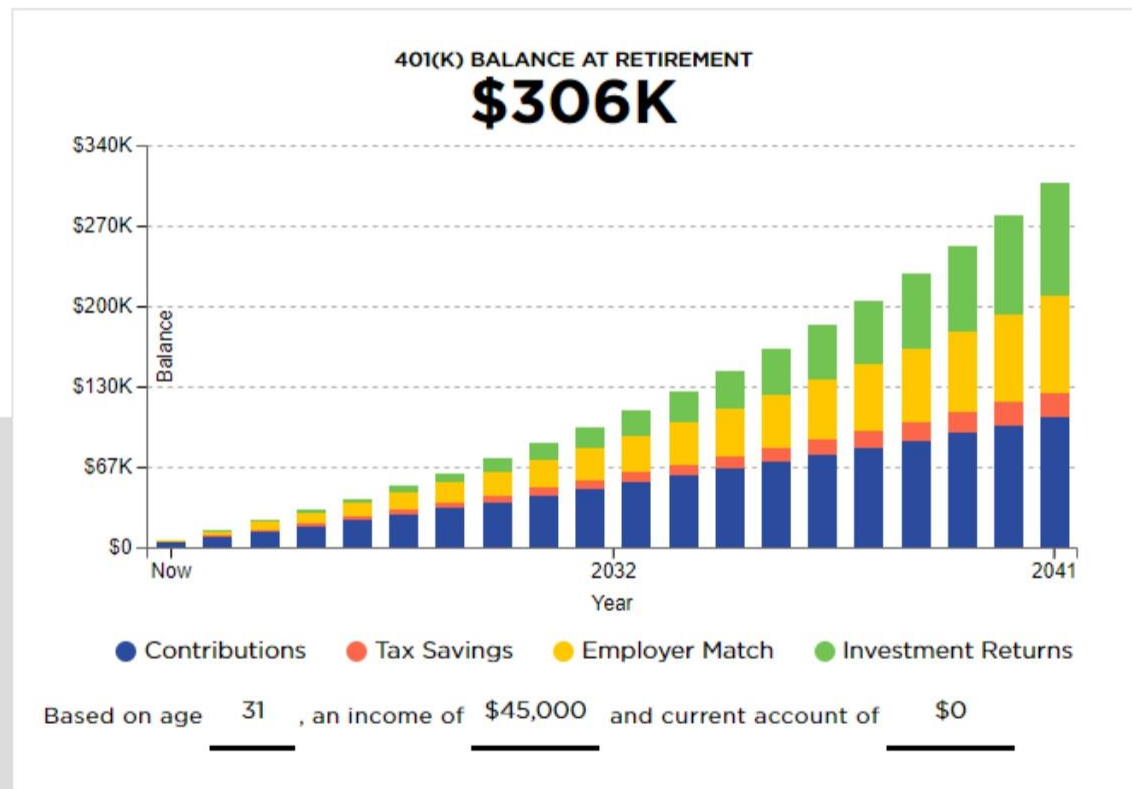


PAY YOUR **FUTURE SELF FIRST**

A 401(k) account is an easy and effective way to save and earn tax deferred dollars for retirement. Ne what your 401(k) balance will be at retirement by factoring in your contributions, employer matching , growth of your investments. New to 401(k)s? Learn the basics with our [401\(k\) guide](#).



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**ATRS AND APERS PENSIONS
CAN BE WORTH OVER \$1 MIL.**



SAVE FOR FUTURE EXPENSES

HOW MANY SAVINGS ACCOUNTS DO YOU NEED?

Multiple separate savings accounts at your bank can help give your money specific jobs

- **EMERGENCY FUND**

Having enough cash to cover 3-12 months of expenses. High earners/savers can potentially use taxable investment accounts for emergencies.

- **HOME REPAIR**

We recommend saving 1%-1.5% of your home's value each year for inevitable repairs.

- **OUT OF POCKET HEALTHCARE COSTS**

Use HSAs for long-term retirement savings and pay out-of-pocket healthcare costs with a regular checking or savings account.

- **CAR PURCHASE**

Calculate amount to set aside each year based on planned replacement cycle and expected net purchase price (after trade-in).

- **COLLEGE TUITION**

The amount to save is highly philosophical, but 529 plans are a great way to set aside money for kids' education.

- **OTHER**

Set up as many savings accounts as you need or want to address known and unknown future expenses.



PAY MONTHLY BILLS

Mortgage, Utilities, Cell Phone, Insurance, Daycare



SPEND THE REST

Food, Clothing, Home Essentials, Fuel, Fun

HOW DO I “SPEND THE REST”?

Debit cards have advantages over credit cards



DEBIT CARD

Charges are deducted directly from your bank account

No interest charges

No ability to spend more than is in your bank account

Can set up a 2nd checking account and auto-transfer a weekly allotment to that account to make budgeting easier



CREDIT CARD

Charges create a loan you owe to the card issuer

High interest costs if you carry a balance

Can spend more than you have in your bank account

Rewards of 1%-2% aren't worth it if you spend more than you would with a debit card

CAN WE PUT SOME DOLLAR SIGNS ON THIS?

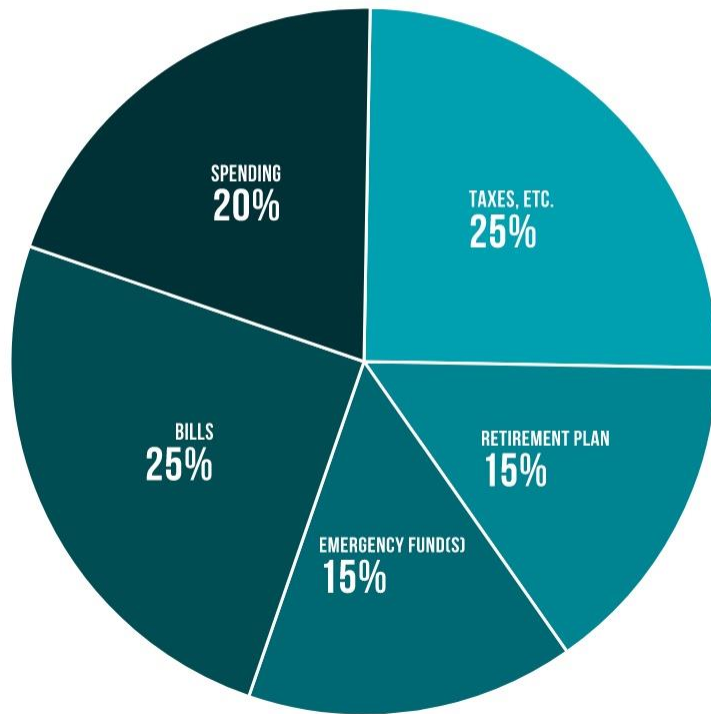
		% of Gross Pay
Gross Pay	\$5,000	
Taxes and Withholdings	\$1,250	25%
1) Pay Yourself First with Retirement Plan Contribution	\$750	15%
Take Home Pay	\$3,000	
2) Set Aside Money for Future Expenses with Auto-Transfer(s) to High-Yield Savings	\$750	15%
Money Left for Bills and Spending	\$2,250	
3) Pay Your Bills	\$1,250	25%
4) Spend the Rest	\$1,000	20%

WHAT IF I TITHE?

		% of Gross Pay
Gross Pay	\$5,000	
Taxes and Withholdings	\$1,250	25%
1) Pay Yourself First with Retirement Plan Contribution	\$750	15%
1a) Tithe	\$500	10%
Adjusted Take Home Pay	\$2,500	
2) Set Aside Money for Future Expenses with Auto-Transfer(s) to High-Yield Savings	\$500	10%
Money Left for Bills and Spending	\$2,000	
3) Pay Your Bills	\$1,250	25%
4) Spend the Rest	\$750	15%

IS THERE A RIGHT WAY TO SPEND MONEY?

No, not really. But expensive homes and cars can squeeze out spending in other areas.



WHAT IS THE RIGHT BALANCE?

