

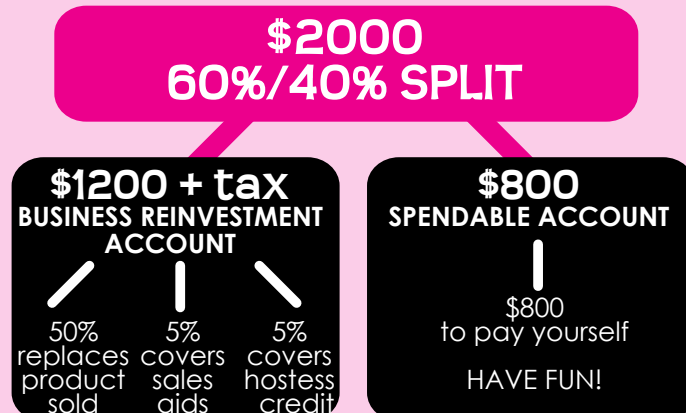
Money Management for a prosperous business

Let's use \$2000 retail for our Money Management example:
(you sell & collect \$2000+ sales tax)

Your money management will be different depending on your individual situation:

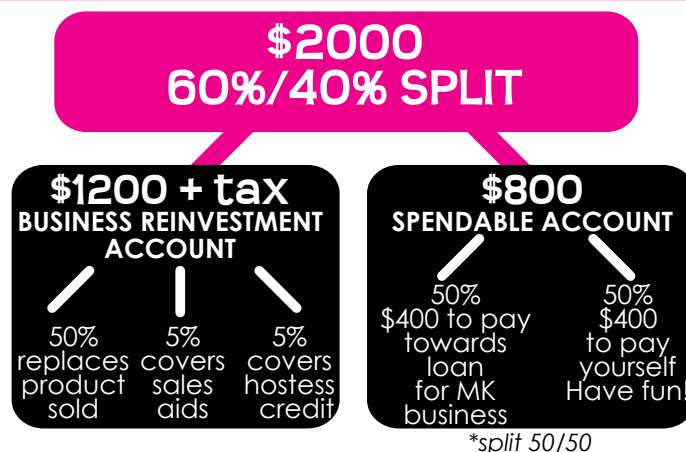
SCENARIO #1

1) You have the benefit of adequate inventory and your Mary Kay loan is paid off.



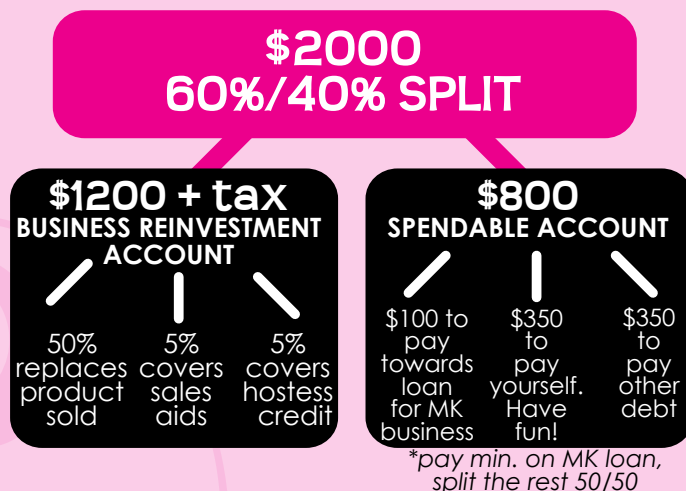
SCENARIO #2

2) You are starting with the benefits of adequate inventory and have an inventory loan to pay but no other debt.



SCENARIO #3

3) Wondering how you can start a business when you are already in debt? Here is how you can start your business and use Mary Kay to pay off ALL your debt! Start with the benefits of adequate inventory and immediately "pay yourself" (NOTE: even if inventory needs to be purchased on credit remember that this interest is 100% tax deductible as a business expense! Any interest you pay on personal debt is NOT. So the goal would be to pay the smallest amount on your inventory loan and use your Mary Kay income to pay off all your other debt first!)



SCENARIO #4

4) You are starting with inadequate inventory (money management does not yet apply because it is recommended that you take ALL of your profits and reinvest it into inventory until you have enough stock on hand. Delay "paying yourself".)

***Adjusting the 60/40 split between Business Reinvestment and Spendable will result in financial failure of your business. However, the splits within these accounts are suggestions only, and can be adjusted to suit your needs.**

