

VISION

A world where everyone has enough

MISSION

To teach and nurture an approach to money that produces grace, ease and balance in personal and business finances.

OUR PROMISE IS

Participating with our tools will produce lasting financial transformation.

550 Debbie Drive  
Boulder Creek, CA 95006

共

Office: 831•338-4343

or: 831•794-1022

Cell: 831•247-9504

共

Email: [judy@judymaloy.com](mailto:judy@judymaloy.com)

LIST OF SERVICES FOR  
INDIVIDUALS, COUPLES, FAMILIES AND SMALL BUSINESSES

OUR CASH FLOW SOLUTIONS PROGRAM

We will meet with you on the phone or in person and establish your customized cash flow plan. Together, we will identify and plan funding for your immediate, medium and long-term goals. Then we will meet/call on a regular basis to review your progress inside your plan. Specifically, we will review that your bills are being paid on time and that your day to day spending is consistent with your plan. Much of the value is created in exploring the stops, considerations and family myths that come up in the process.

FEE STRUCTURE

\$200 PER MONTH (Custom Rates for Businesses, and Business/Personal Combinations)

These rates are subject to change without notice; however, for at least three months, the monthly fee will not change.

550 Debbie Drive  
Boulder Creek, CA 95006

Office: 831•338-4343

or: 831•794-1022

Cell: 831•247-9504

Email: [judy@judymaloy.com](mailto:judy@judymaloy.com)

*The purpose of a budget is to help thy purse to fatten. It is to assist thee to have thy necessities and, insofar as attainable, thy other desires. It is to enable thee to realize thy most cherished desires by defending them from thy casual wishes. Like a bright light in a dark cave, thy budget shows up the leaks from thy purse and enables thee to stop them and control thy expenditures for definite and gratifying purposes.*

c1955 Penguin Press, *The Richest Man in Babylon*, by George S. Clason  
Reprinted by Permission.

In working with Cash Flow Solutions, expect the following:

1. Your personal financial information will be held in strict confidence.
2. Together we will develop a thorough, workable spending plan.
3. We will be focused on paying bills on time, decreasing debt, and increasing net worth.
4. Your financial program will be tailored to your personal circumstances and rate of progress.

Though our process is focused and designed for maximum effectiveness there is also plenty of room to address personal considerations that may arise.

550 Debbie Drive  
Boulder Creek, CA 95006

Office: 831•338-4343

or: 831•794-1022

Cell: 831•247-9504

Email: [judy@judymaloy.com](mailto:judy@judymaloy.com)

## Benefits List

Over the years our clients have reported some or all of the following results. Check the ones that are important to you.

- Increased earnings
- Increased savings
- Increased net worth
- Waking up in the morning feeling rejuvenated and recharged from sleep
- More harmony in your home
- Stronger connection with friends
- More pleasure/fun during your leisure activities
- More fulfillment and satisfaction in your career
- An increased sense of security and serenity
- More natural flow around your financial transactions and conversations
- More self care
- More choice around eating at home or dining out
- An improved credit rating
- More clarity about contributions & gift giving
- More fun shopping
- More fun saving
- More money available for the things you want
- A secure and abundant retirement
- College funding for your children
- The solvency to support or aid your aging parents financially
- No more late fees
- No more bounced check fees
- More time with family and friends
- More productivity at work
- Less fear around the subject of finances

550 Debbie Drive  
Boulder Creek, CA 95006

共  
Office: 831•338-4343

or: 831•794-1022

Cell: 831•247-9504

共  
Email: [judy@judymaloy.com](mailto:judy@judymaloy.com)

## Preliminary Information

What is the primary reason you are considering working with the Cash Flow Solutions Program?

What financial future do you want to create in the Cash Flow Solutions Program?

What challenges or hurdles do you see with regard to your cash flow?

What do you want or need that you aren't currently budgeting or saving for?

550 Debbie Drive  
Boulder Creek, CA 95006

共

Office: 831•338-4343

or: 831•794-1022

Cell: 831•247-9504

共

Email: [judy@judymaloy.com](mailto:judy@judymaloy.com)

Your Current Financial Status

Children's ages: \_\_\_\_\_

Are you planning a college fund for them? Partially or fully paid tuition? \_\_\_\_\_

Have you purchased your own home? \_\_\_\_\_ Are you planning to? \_\_\_\_\_

Are you planning a vacation this year? \_\_\_\_\_ Est. Cost \_\_\_\_\_

What is your current estimated debt amount (excluding mortgage, car loans & student loans)? \$\_\_\_\_\_. Any back taxes? If yes \$\_\_\_\_\_

Are you investing for retirement? How much is accumulated? \$\_\_\_\_\_

What is your primary belief about you and money (It probably came from your family!)

What are your current long term plans? Specify if they are 1-3 year, 3-5 years, 5-10 years or longer than 10 years. (e.g. new car, car or home repair, major appliance purchase or fulfilling on a dream)

## Guidelines for Clients

You will derive maximum return on your investment of time and money by following these guidelines.

1. Give up making yourself wrong in the areas of money and finance.
2. Keep your word and commitments
3. Share the whole picture, withholding information limits the effectiveness of our program
4. Pay your bills on time (mine and everyone else's).
5. Between now and our first meeting don't create new debt in any way. This means not using credit cards. You will be surprised by what you learn.

What do you want or need that you aren't currently budgeting or saving for?

550 Debbie Drive  
Boulder Creek, CA 95006

共  
Office: 831•338-4343

or: 831•794-1022

Cell: 831•247-9504

共  
Email: [judy@judymaloy.com](mailto:judy@judymaloy.com)



Judy Maloy, Owner of Cash Flow Solutions, has been in the business world for over 40 years. Her successful real estate practice led her to an interest in how people manage their personal money and survive in today's fast, credit-based economy. Opening Cash Flow Solutions in 1993 she has supported clients interested in exploring their competency in dealing with and using money and credit.

The original creator of Cash Flow Solutions is Becky Jensen of Mt. View, California. From the beginning, working with Becky, Judy has partnered with hundreds of families, individuals and small businesses in developing effectiveness and clarity with money.

We invite you to explore the mystery around managing your money. Look forward to making sense of your finances, seeing the whole picture clearly. We will put in place practices that will create fun and simplicity in everyday money management

Our commitment is to leave you with tools to manage your money sanely, and increase your income without struggle, for the rest of your life.

550 Debbie Drive  
Boulder Creek, CA 95006

Office: 831•338-4343

or: 831•794-1022

Cell: 831•247-9504

Email: [judy@judymaloy.com](mailto:judy@judymaloy.com)