

**Welcome & What's Included**

**7 Steps to Success Goals Program**

**Simple *Step by Step* Taking Stock of  
Where You Are NOW**

**Proposed Cash Flow Spending Sheets**

**Implementation & Recap Process**

**Recap Sheets - **Income** - *Weekly***

**Recap Sheets - **Income** - *Monthly***

**Recap Sheets - **Income** - *Annually***

**Recap Sheets - **Expenses** - *Weekly***

**Recap Sheets - **Expenses** - *Monthly***

**Recap Sheets - **Expenses** - *Annual***

**Proposed 3-Tier Cash Reserve System**

**Cash Reserve Holding Tank Recaps**

**Envelopes for Income Sources & Receipts**

**About AGS FINANCIAL SERVICES**