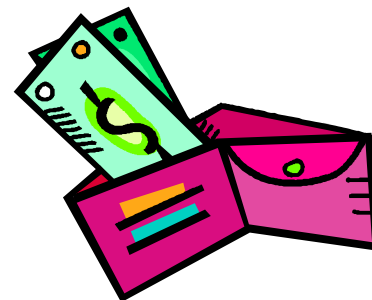


MONEY MANAGEMENT

Steps to follow in Proper Money Management

Deposit all of your Mary Kay money each week into your Mary Kay checking account. Keep 40% in your account & transfer 60% into your linked savings account. The 60% (savings) will be used to replace the products you just sold.



<i>For Example:</i>	<i>You Sell</i>	<i>40% checking</i>	<i>60% savings</i>
week #1	\$500	\$200	\$300
week #2	\$300	\$120	\$180
week #3	\$800	\$320	\$480
week #4	\$400	\$160	\$240
	\$2000	\$800	\$1200

For this month of activity, you have \$1200 to reinvest into an order for more product & Section II supplies.

Your profit is \$800. Any business expenses other than Section #2 supplies would be taken from your profit (i.e. loan payment, postage, office supplies, travel fund, etc.).

Money Management Tips

1. Stock inventory based on the # of appointments you intend to hold:

	<u>Recommended Amount</u>
1 appointment per week	\$1800 wholesale / \$3600 Retail
2 appointments per week	\$2400 wholesale / \$4800 Retail
3 appointments per week	\$3000 wholesale / \$6000 Retail
4 appointments per week	\$3600 wholesale / \$7200 Retail

The more clients you have or are building, the more inventory you will want to keep on hand!

- For consultants who are unable to start with a full stock of products on your desired business track (either “Power Start” or “Perfect Start”), you will want to reinvest your profits until your inventory has reached its desired level.
- Place your orders in bulk. When you keep inventory on hand, you can plan your ordering for 1-3 times each month, ordering in bulk so you will receive the FREE bonus gifts offered by the company. This is \$\$\$\$ in your pocket with 100% profit.
- Keep Section #2 expenses at a minimum. Your Section #2 expenses should not exceed 5% of your Section #1 order. For example: you order \$600 (your cost - wholesale) Section #1 products; your Section #2 supplies should not exceed \$30 (5%).
- Products sold at below suggested retail price will NOT net you a full 40% profit. When you offer someone a discount you are discounting **YOUR PROFIT**, not your products.
- Buying products from another consultant is a violation of your signed agreement with Mary Kay Cosmetics
- Lending or trading products is unprofessional, a waste of time and strongly discouraged.