

Background

CASH In Balance, LLC's owner, Catherine A. Schramka Heidemann, is an accounting professional with over 25 years of experience and has worked in for-profit and non-profit work place environments including:

- ◆ Corporate
- ◆ Charitable organizations
- ◆ Manufacturing
- ◆ Public accounting
- ◆ Healthcare
- ◆ Small business

Catherine graduated Magna Cum Laude with her bachelor's degree in Accounting from Lakeland College and also has a major in Management Information Systems from UW-Milwaukee.

Her business background is in:

- ◆ Account analysis
- ◆ Accounts receivable/payable
- ◆ Bank/account reconciliations
- ◆ Cash management
- ◆ Financial statements
- ◆ Fixed assets/capital projects
- ◆ General ledger
- ◆ Internal controls
- ◆ Month-end closing
- ◆ Payroll

After attending an American Association of Daily Money Managers' (AADMM) national conference, she felt that a career as a daily money manager would provide her an opportunity to utilize her work experience to help others.

Our Standards

CASH In Balance, LLC standards are in accordance with the Code of Ethics and the Standards of Practice of the American Association of Daily Money Managers (AADMM).

AADMM is:

- ◆ a national membership organization that represents individuals and businesses in a growing profession of daily money management
- ◆ committed to ensuring the highest quality interaction between its members and their clients

DMMs are held accountable to the AADMM Board of Standards to resolve client concerns.

Contact Us

CASH In Balance, LLC
Catherine A. Schramka Heidemann, Owner
PO Box 320703
Franklin, WI 53132
Phone: 414.217.4510
catherine@cashinbalance.com

Visit our website at www.cashinbalance.com



Save Time & Money with CASH In Balance, LLC



Catherine A. Schramka Heidemann,
Owner & Daily Money Manager

Insured & Bonded

Member of
AADMM
American Association of
Daily Money Managers

What is a Daily Money Manager?

A Daily Money Manager (DMM) provides financial help to individuals and small business clients. Whether you are too busy, a senior citizen or business owner in need of assistance, a DMM will be able to help.

A DMM can meet your needs from:

- ◆ paying bills to reconciling checkbooks for individuals
- ◆ bookkeeping to assisting with payroll for small business

DMMs do not eliminate the need for a CPA/tax accountant, attorney, or financial advisor and do not provide professional advisory services. DMMs work in partnership with these advisors by assisting in organizing and maintaining financial records.

How can a DMM help me?

Our DMM services can be tailored around you. Typically, DMMs will:

- ◆ organize your personal or small business's financial situation
- ◆ save you time and effort
- ◆ allow you and your advisors to make well informed decisions

These services translate into cleaner record-keeping, improved clarity and better understanding of your financial position.

Personal Finances

Our personal financial services include the following and are customized to meet your needs:

- ◆ Paying bills by preparing checks or online banking
- ◆ Opening and organizing mail
- ◆ Setting up and maintaining financial files
- ◆ Balancing/reconciling checkbooks
- ◆ Making bank deposits and fund transfers
- ◆ Monitoring and reconciling credit card activity
- ◆ Organizing tax documents and other paperwork for CPA/tax accountant, attorney, or financial advisor
- ◆ Deciphering medical insurance paperwork and verifying proper processing of claims
- ◆ Handling vendor payment questions and disputes with the assistance of the client
- ◆ Advocating on behalf of the client to connect with other service providers
- ◆ Referring clients to investment, legal, and CPA/tax accountant professionals
- ◆ Interacting with professional advisors on the client's behalf



Small Business

Our business financial services include the following and are customized to meet your needs:

- ◆ Small business consultation to review and improve business practices
- ◆ Accounts payable
- ◆ Accounts receivable and/or collections
- ◆ Bank deposits and fund transfers
- ◆ General ledger maintenance and support
- ◆ Month-end closing assistance
- ◆ Credit card reconciliation and monitoring
- ◆ Bank and/or other balance sheet account reconciliations
- ◆ Payroll processing and/or assistance
- ◆ Tax documents and other paperwork organization for CPA/tax accountant or auditor
- ◆ QuickBooks set-up, maintenance, and support
- ◆ Insurance paperwork management and review
- ◆ Company accountant assistance with proper record keeping and bookkeeping
- ◆ Client referrals to investment, legal and CPA/tax accountant professionals
- ◆ Compilation of financial statements and reports that summarize and allow you to analyze your business situation