

Exhibit 7B

Your First Three Months in the System

Before debit cards, people used checks to access their checking account funds. A check register was a common tool used to record money in and money out of the checking account. Using a check register style record lays out the deposits and bill payments in chronological order. It helps you to see the System at work.

For our example, there were four bills. The bills are listed below with their amounts and the day of the month on which they are due. These are the same bills and due dates on the April and May calendars from Exhibit 7A. It is another way of showing the data, but now we have extended it into the third month so we can track how the System is working.

Bill	Due Date	Amount
Cell Phone Bill	7 th	\$80
Rent	15 th	\$1600
Light Bill	20 th	\$120
Car Loan Payment	23 rd	\$400

The first month is April and the first payday is Friday the 3rd. The amount of the weekly Bill Pay deposit is \$550¹. Though April shows three late payments, this is normal when starting out. By the end of June, all bills have been paid on time and the month ends with a head start on next month’s bills.

¹Remember, the full paycheck is deposited into Bill Pay. The weekly living amount is transferred out. For simplicity, I have only used the weekly Bill Pay amount to demonstrate how the System works.

The AYM™ Shift

This record shows how the AYM System stabilizes across three months of deposits and bill payments.

Date	Transaction Description	Money In	Money Out	Bill Pay Balance
April 3	Deposit	550		550
4/7	Cell Phone Payment		80	470
4/10	Deposit	550		1020
4/17	Deposit	550		1570
4/17	Extra Deposit to allow rent to be paid	40		1610
4/17	Rent Payment (2 days late)		1600	10
4/24	Deposit	550		560
4/24	Light Bill Payment (4 days late)		120	440
4/24	Car Loan Payment (1 day late)		400	40
May 1	Deposit	550		590
5/7	Cell Phone Payment		80	510
5/8	Deposit	550		1060
5/15	Deposit	550		1610
5/15	Rent Payment		1600	10
5/22	Deposit	550		560
5/22	Light Bill Payment		120	440
5/22	Car Loan Payment		400	40
5/29	Deposit	550		590
June 5	Deposit	550		1140
6/7	Cell Phone Payment		80	1060
6/12	Deposit	550		1610
6/15	Rent Payment		1600	10
6/19	Deposit	550		560
6/20	Light Bill Payment		120	440
6/23	Car Loan Payment		400	40
6/26	Deposit	550		590

