

Module 1: The Nuts and Bolts

- Introduction: Cash Is the Lifeblood of a Business
- Strategies to Stave off Cash Flow Crunches
 - Why Is Cash Flow Important?
 - Cash Management Objectives and Decisions
 - Key Cash Management Considerations

Module 2: Analysis of Cash Flow

- The Difference between Cash Flow and Earnings
- How to Go Broke While Making a Profit
- How Do You Know If You Are Liquid?
- Cash Utilization and Adequacy
 - Too Much Cash - A Troubling Omen

Module 3: Cash Budgeting and Optimal Cash Balances

- Cash Flow Cycles
- Determining the Right Cash Balance to Hold
- Accounting for and Reporting of Cash
- Statement of Cash Flows
- Preparing the Cash Budget
- Revenues and Expenses

Module 4: Internal Control

- Internal Control over Cash
- Audit of the Cash Account and Payment System

Module 5: Cash Forecasting and "What-if" Analysis

- Cash Forecasting
- Forecasting Cash Collections
- What-If Analysis
- Cash Flow Software

Module 6: Managing Payables

- A Well-Managed Accounts Payable System
- Managing Payables
- Warning Signs of Accounts Payable Problems
- Utilizing Vendor Statement Forms

Module 7: Collection and Credit Management

- Cash Acceleration Strategies
- Property, Plant, and Equipment
- Delaying Cash Payments for Purchases, Expenses, and Payroll
- Are You Managing Debt Properly?
- Collection Management
- Credit Management

Module 8: Smart Banking

- Preparing a Bank Reconciliation
- Float
- Electronic Funds Transfer (EFT)
- Utilizing a Lockbox
- Depository Transfer Checks and Preauthorized Debits (PADs)
- Cost-Benefit Analysis of Cash Management Devices

Module 9: Obtaining Cash and Borrowing

- Improving Personal Cash Receipts
- Financing Cash Requirements
- Marketable Securities and Money Market Funds
- Short-Term Borrowings
- Receivables and Inventory Financing

Module 10: Loan Qualifications and Banking Relationships

- Five Cs of Credit
- Bankers' Lending Criteria
- Your Relationship with the Banker
- Drafts, Zero-Balance Accounts (ZBAs), and Controlled Disbursement Account
- Getting Help from Money-Management Professionals