

# Your Most Profitable Year Yet

*Maximize Your Profits,  
Minimize the Overwhelm*

---

**Hendershott**  
WEALTH MANAGEMENT

# Table of Contents

Meet Your Coaches	3
What Our Business Owner Clients are Saying	5
Our Promise	6
#1: Your Money Operating System®	7
#2: Cash Flow Automation	10
#3: The Profits Pyramid	14

# Meet Your Coaches



## Hilary Hendershott, MBA, CFP®

Founder, Chief Advisor  
Hendershott Wealth Management, LLC

Hi, I'm Hilary Hendershott, founder of Hendershott Wealth Management, a leading financial advisory and profit consulting firm for women and couples. My mission is to motivate women and their loved ones to be financially empowered, and to thrive. I am also proud to be the lead coach for the Money Blueprint® Program, our transformational profits consulting program that empowers business owners to fully understand the exact numbers driving their business forward.

I am the host of Love, your Money (formerly Profit Boss® Radio), a weekly financial podcast where I get to share interviews and insight with actionable advice to help you in your financial journey. I'm also a TEDx speaker and regularly featured in the Wall Street Journal, NBC, ABC, FOX, DailyWorth, Forbes, and Investopedia.

I have been recognized as a Top 40 Under 40 Entrepreneur in Silicon Valley and Investopedia named me one of the Top 100 Most Influential Advisors in the US for the past 6 years including 2023. While I do have an MBA from Santa Clara University and am also a CERTIFIED FINANCIAL PLANNER™ professional, my other favorite titles are wife and mama.

# Meet Your Coaches



**Jen Rupp, CFP®**

Senior Advisor  
Hendershott Wealth Management, LLC

Hi, I'm Jen, and I'm a Financial Advisor, CERTIFIED FINANCIAL PLANNER™ professional, wife & mother. Before joining Hendershott Wealth Management in 2017, I spent 12 years serving with an independent wealth management firm in Indiana, where I live with my husband and two kids. What I love more than anything else about my role is getting to work with clients.

Can I share a secret? I'm an analytics aficionado (read: numbers nerd), which means I love how numbers can work to make your money go further. It's one thing to imagine the life you want, but it means that much more when you have the number to back it up.

This is where my education and experience give me a unique perspective. I was the first woman to graduate from Bethel College with my particular degree in Economics and Finance with a minor in Accounting. This also seemed to be the future for me and I've wanted to be a conduit for positive financial outcomes in people's lives for as long as I can remember.

With Hendershott Wealth Management, I can focus my expertise on our collaborative coaching and financial planning. This is my chance to help numbers be fun and fulfilling – and also enormously impactful – for everyone.

# What Our Business Owner Clients Are Saying...

*"I learned so much from Hilary and her team. My business income has almost doubled in the last year."*

**Lindsay R., Puyallup, WA (former client)**

*"I am grateful I participated in Hilary's course. I joined because she is a powerful, dynamic, and honest woman who I knew would empower me."*

**Ellen D., Monument, CA (former client)**

*"I can honestly say that Hilary and her team have changed my life. Since joining her program I more than doubled my income."*

**Becky G., Los Angeles, CA (current client)**

*"I am so grateful I said yes to work with Hilary and her team. I trust them and I am confident in my financial future!"*

**Leslie W., Redwood City, CA (current client)**

*"The program totally shifted my view of money, saving money, spending money and earning money. The coaching by Hilary was transformative, fun and well worth every penny."*

**Butch L., Phoenix, AZ (former client)**

## Our Promise

*If you are fully participating in the live money coaching sessions, including filling out this workbook, and implementing what we are teaching into your business and your life, this material will completely transform how you think about, produce, and manage money in your life. Our coaching empowers business owners we have worked with to pay off millions of dollars in debt, grow their collective net worth by millions, and accomplish massive goals such as buying their first homes and paying for kids to go to college.*



# # 1: Unlocking Your Money Operating System®

While you likely have quite a few beliefs about money, your Money Operating System® is the core belief guiding all your other beliefs about money. Write or type what you think your Money Operating System® is.

---

---

---

---

What are some of the money behaviors you see yourself taking, including what you say and do about money, that are based on your Money Operating System®?

---

---

---

---

---

---

---

---

---

---



# # 1: Unlocking Your Money Operating System®

## Action Item Prompts

Complete the Money Operating System® Assessment [here](#) to discover yours today!

What personal net worth and profits goals are you declaring this year?

---

---

---

What skillsets or abilities do you need to develop to achieve those goals?

---

---

---

How do you see your Money Operating System® limiting you from accomplishing your goals?

---

---

---

Two things I will stop (or start!) doing that will improve my financial life:

1. 

---
2. 

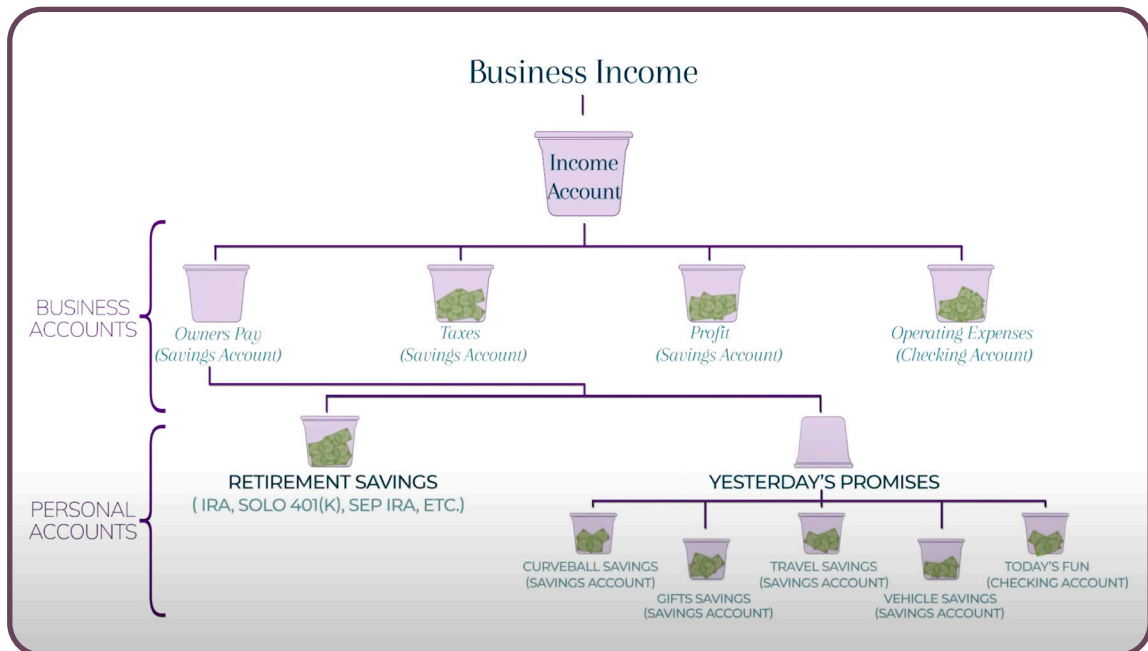
---

## # 2: Cash Flow Automation

Cash Flow Automation is our proprietary total money management system that puts the Profit First method to work in both your business and personal accounts.

- Ditch budgets (they don't work anyway)
- Pay yourself first
- Know your financial status on a daily basis
- Have money in your accounts for things you value
- Build your net worth
- Achieve financial independence
- Never worry about money again

Below is a flow chart showing an example of how the money passes through your bank accounts with the Cash Flow Automation system.





## # 2: Cash Flow Automation

*Answer yes or no to the following questions...*

(For business owners) I currently have separate business and personal bank accounts AS WELL AS separate business and personal credit cards and I'm careful to use them all appropriately. YES/NO

(For business owners) I currently pay myself regularly from business accounts to personal accounts. YES/NO

(For business owners) I 'pay myself first' by allocating a portion of all business revenues into Tax, Owner's Pay and Profit accounts. YES/NO

I save for big purchases - things like vacations, new cars, and holiday spending -before I spend them. YES/NO

I don't carry balances on personal credit cards. YES/NO

Ideally, you can or will in the near future answer YES to each of these questions. If it's still a NO for you, what actions do you need to take to be able to answer YES?

## # 2: Cash Flow Automation

### Action Item Prompts

What are the feelings, emotions, or experiences you're looking forward to most when your Cash Flow Automation is up and running and taking care of your money, setting you free to be the best version of yourself in the world?

---

---

---

---

---

Name two things that you could STOP doing with your money that would improve your life and two things that would be MASSIVELY EASIER in your life if you had a Cash Flow Automation system working for you

1. \_\_\_\_\_

2. \_\_\_\_\_

1. \_\_\_\_\_

2. \_\_\_\_\_

## # 3: The Profits Pyramid

The Profits Pyramid is a system for managing your business profits that includes tracking data specific to your business, managing routines and habits that ensure you are using that data to plan your near-term activities and strategies and managing your relationship to goals, promises, and perceived failures in counter-intuitive and uncommon ways. Listen to [the podcast episode](#) to learn more.

The three sides of the Profits Pyramid are:

---

---

---

---

---

---

My Profit-Generating Activities (PGAs) are (as well as who accomplishes them):

---

---

---

---

---

---

The frequency with which each of these PGAs needs to be completed in my business is:

*(Examples: 12 speaking gigs per month, three consultations with qualified prospects per week, two viral TikTok videos per month, \$2,000 ad spend per month)*

---

---

---

---

---

---

---

**Notes:**

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

## # 3: The Profits Pyramid

### Action Item Prompts

What are your business' PGAs and how frequently do you need to complete them to meet your profit goals?

---

---

---

---

---

---

---

What day of the week and with whom will you meet to track and strategize PGAs?

---

---

---

Do you need an Accountability Buddy?

---

---

---



# Hendershott

WEALTH MANAGEMENT

**All investing involves risk, including the potential loss of principal. There is no guarantee that any investment plan or strategy will be successful.** Advisory services provided by Hendershott Wealth Management, LLC (“HWM”), an investment advisor registered with the U.S. Securities and Exchange Commission. Registration does not imply a certain level of skill or training.

All written content in this article is for information purposes only. Opinions expressed herein are solely those of HWM, unless otherwise specifically cited. Material presented is believed to be from reliable sources and no representations are made by our firm as to another parties’ informational accuracy or completeness. All information or ideas provided should be discussed in detail with an advisor, accountant or legal counsel prior to implementation.