

# Investing Cash Worksheet

Create your tiers of cash.

## Tier One

I will need cash in 3 months for:

Cash Equivalents\*

|  |                                     |
|--|-------------------------------------|
|  | High Yield Checking                 |
|  | Brokerage/Bank Sweep Account        |
|  | 3-month Treasury Bill               |
|  | 3-month Certificate of Deposit (CD) |

Dollar Amount to Invest:

## Tier Two

I will need cash in six months for:

Cash Equivalents\*

|  |                                |
|--|--------------------------------|
|  | Money Market Fund              |
|  | High Yield Savings Account     |
|  | 6-month Treasury Bill          |
|  | 6-month Certificate of Deposit |

Dollar Amount to Invest:

## Tier Three

I will need cash in one year for:

Cash Equivalents\*

|  |                                 |
|--|---------------------------------|
|  | One-year Certificate of Deposit |
|  | One-Year Maturity Treasury Bond |
|  | Short Maturity Bond ETF         |
|  |                                 |

Dollar Amount to Invest:

## Tier Four

I will need cash in three years for:

Cash Equivalents\*

|  |  |
|--|--|
|  | Short Term Government or Corporate Bond Fund (1-3-year maturity) |
|  | Short Term Government or Corporate Bond Fund ETF (1-3 years)     |
|  | Treasury Bond with 3-year maturity                               |
|  | Corporate Bond with a 3-year maturity                            |

Dollar Amount to Invest:

Look for a bond fund or exchange traded with the following criteria:

- No Load
- No Transaction Fee
- Net Expense Ratio less than 20 basis points
- Effective Maturity 1-3 years
- Highly rated