

Close the payroll and cash loop

Nora example | fictional payroll cost | verify your plan and dates

Own deferrals: YTD + scheduled	\$4,800
Personal-limit headroom	\$19,700
Future employer match	\$2,400
Possible current-plan true-up	\$0
IRA: YTD + selected period	\$1,200
IRA-limit headroom	\$6,300
Remaining cash cost	\$5,100
Cash available for same period	\$5,400
Cash left at period end	\$300
Lowest month-end cash	\$50
Payroll dates	Within selected year
Cash period dates	Within cash period

Cash cost is entered from a payroll estimate or observation; this workbook does not calculate tax savings.

Open IRA for monthly cash timing. A positive annual balance does not fund an earlier shortfall.

Example: $\$150 \times 26 \text{ payrolls} + \$100 \times 12 \text{ IRA months} = \$5,100$. $\$450 \times 12 \text{ capacity} = \$5,400$; \$300 remains.

May and October have three payrolls: \$550 cost vs \$450 new capacity. Each uses \$100 saved in earlier months.

Confirm eligibility, limits, match, vesting and true-up with your plan before submitting payroll changes.