

**Schedule F of  
Form ADV  
Continuation Sheet for Form ADV Part II**

Applicant: <b>Money Strategies, Inc.</b>	SEC File Number: 801-41282	Date: <b>03/25/2009</b>
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(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: <b>Money Strategies, Inc.</b>	IRS Empl. Ident. No.: <b>59-3025832</b>
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Item of Form (identify)	Answer
Part II Page 2 1. A., B., C.	<p>We obtain complete financial information from clients who complete the personal or business data form. This information includes personal data, advisors, investment attitude, risk tolerance, planned retirement age, qualified plans, cash reserves, securities, real estate holdings, two years of income tax information, insurance policies, financial statements and a monthly budget. After thoroughly reviewing this information with the client, we make suggestions on how to reposition and conserve existing assets to better accomplish the client's goals and objectives. Should the client wish to employ Money Strategies, Inc., we have the following fee structures:</p> <p><b>1A. Asset Management</b></p> <p>1) Fee Based Management: New client assets are managed for a fee according to the following schedule:</p> <ul style="list-style-type: none"> <li>• Less than \$500,000                      1.50% Annually</li> <li>• \$500,000 - \$999,000                      1.25% Annually</li> <li>• \$1,000,000 &amp; Above                      1.00% Annually</li> </ul> <p>Management fees are negotiable. The management fee is billed quarterly based on current market value on the last trading day of the quarter. MSI has a minimum annual fee of \$500.</p> <p>2) Mutual Fund Fees: Each fund purchase in the client's account carries its own separate fee schedule. MSI does receive 12B-1 fees from mutual funds, when paid. These fees are separate from MSI's management fees.</p> <p>3) Individual Stocks: Each stock transaction has a fee from the clearing firm and associated companies as well as the Securities and Exchange Commission.</p> <p>4) 401(k) Management: Clients with 401(k) plans are advised on investment allocations for a fee of 0.25% per year. The management fee is billed quarterly based on current market value on the last trading day of the quarter.</p> <p><b>1B. Commissions:</b> If the client chooses to pay MSI in the form of a commission, they may do so. These commissions will vary by product and are disclosed to the client at time of purchase.</p> <p><b>1C.</b></p> <p>2) Hourly charges: Client's can retain MSI for Financial Planning services for an hourly fee.</p> <p>6) Other: MSI on occasion offers educational products and services priced for one time purchase.</p> <p><b>1D. Subscription fees:</b> Client's can enter into a subscription agreement for investment advice. Payment may be made on a monthly, quarterly or annual basis and subscription prices vary based upon level of information desired but typically range between \$395 and \$1,500 annually.</p>
Part II Page 3 3. L.	<p>Money Strategies, Inc. makes comments &amp; suggestions, when appropriate on client's existing portfolios in accordance with the client's goals and objectives. It is the client's responsibility to provide any and all information on assets that MSI is not the advisor. These assets could have bearing on advice MSI will give.</p>

**Complete amended pages in full, circle amended items and file with execution page (page 1).**

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(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: <b>Money Strategies, Inc.</b>		IRS Empl. Ident. No.: <b>59-3025832</b>
Item of Form (identify)	Answer	
Part II Page 3 4. A. (5)	Money Strategies, Inc. utilizes industry resources and attends continuing education workshops on investments and portfolio management. Programs are available through Lincoln Financial Securities Corporation (LFS), Pershing LLC and other industry professionals. These workshops and materials are designed to help MSI maintain client's portfolio's in accordance with their goals, objectives and risk tolerance.	
Part II Page 4 5	Each person associated with Money Strategies, Inc. whose responsibilities are to provide investment advice to clients is a FINRA registered representative and is licensed to sell life and/or health insurance. In selecting associate advisor personnel they will have a college degree and/or professional designation in the financial services field. Any person engaged without the required education or experience will work under the direct supervision of a qualified associate until abilities are demonstrated.	
Part II Page 5 9	MSI has adopted a Code of Ethics (the "Code") pursuant to Rule 204A-1 of the Investment Advisers Act of 1940. The Code establishes and reinforces a standard of business conduct that is expected of persons associated with MSI, and provides specific guidance related to avoiding actual or apparent conflicts of interest. The Code emphasizes certain governing principles MSI personnel should always be mindful of in the course of their work for MSI. In addition, persons designated as Access Persons under the Code are subject to additional specific requirements with respect to their personal securities transactions, including the disclosure of all securities holdings on an annual basis, certain reporting on a transactional and quarterly basis and prior approval of transactions for certain designated securities and offerings. MSI maintains procedures for distribution and acknowledgement of the Code to all MSI personnel. Upon request, MSI will provide a copy of the Code to clients and prospective clients. To request a copy of the Code of Ethics, please call (321) 723-0101, or write to MSI at 1341 Bedford Drive, Suite B, Melbourne, FL 32940.  Money Strategies, Inc. does not vote proxies on behalf of clients.	
Part II Page 6 12. A, B	Money Strategies, Inc. does offer discretionary trading accounts on a limited basis to clients with investment experience.  Through our broker-dealer Lincoln Financial Securities Corporation (LFS), our clearing and custodial relationship is with Pershing LLC. MSI does not direct or suggest brokerage to our clients or prospective clients. Although we do not recommend brokers or dealers, clients and prospective clients are free to work with whomever they choose, but we reserve the right to decline the client relationship.	
Part II Page 6 13	Money Strategies, Inc. does not have any formal or informal arrangements or commitments to utilize research, research-related products and other services obtained from broker-dealers, or third parties, on a soft dollar commission basis.  Money Strategies, Inc. does not compensate any persons, i.e., individuals or entities, for the referral of advisory clients to the firm.	

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