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UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

OMB APPROVAL	
OMB Number:	3235-0123
Expires:	March 31, 2016
Estimated average burden hours per response.. . . .	12.00

**ANNUAL AUDITED REPORT
FORM X-17A-5
PART III**

SEC FILE NUMBER
8- 31508

FACING PAGE

**Information Required of Brokers and Dealers Pursuant to Section 17 of the
Securities Exchange Act of 1934 and Rule 17a-5 Thereunder**

REPORT FOR THE PERIOD BEGINNING 01/01/2014 AND ENDING 12/31/2014
MM/DD/YY MM/DD/YY

A. REGISTRANT IDENTIFICATION

NAME OF BROKER-DEALER: MONEY MANAGEMENT ADVISORY, INC.

OFFICIAL USE ONLY
FIRM I.D. NO.

ADDRESS OF PRINCIPAL PLACE OF BUSINESS: (Do not use P.O. Box No.)

102 WEST STREET ROAD

(No. and Street)

FEASTERVILLE, PA 19053

(City)

(State)

(Zip Code)

NAME AND TELEPHONE NUMBER OF PERSON TO CONTACT IN REGARD TO THIS REPORT

DAVE MOCK - 215-322-7670

(Area Code - Telephone Number)

B. ACCOUNTANT IDENTIFICATION

INDEPENDENT PUBLIC ACCOUNTANT whose opinion is contained in this Report*

SHEDJAMA, INC - dba EDWARD OPPERMAN, CPA

(Name - if individual, state last, first, middle name)

1901 KOSSUTH STREET - LAFAYETTE, IN 47905

(Address)

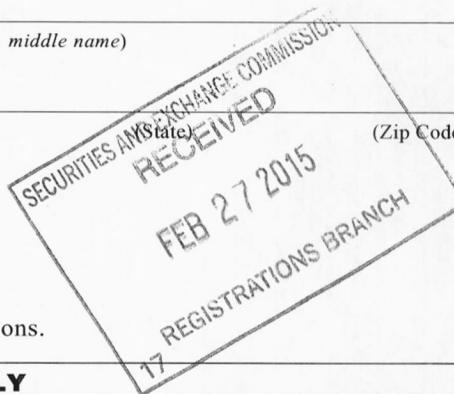
(City)

(State)

(Zip Code)

CHECK ONE:

- Certified Public Accountant
- Public Accountant
- Accountant not resident in United States or any of its possessions.



FOR OFFICIAL USE ONLY

*Claims for exemption from the requirement that the annual report be covered by the opinion of an independent public accountant must be supported by a statement of facts and circumstances relied on as the basis for the exemption. See Section 240.17a-5(e)(2)

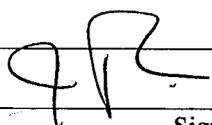
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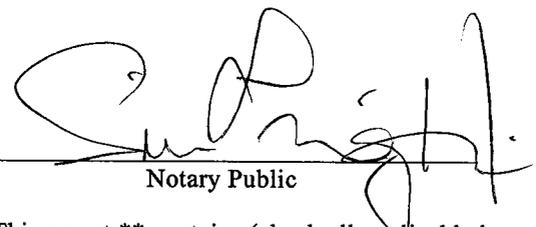
OATH OR AFFIRMATION

I, [REDACTED] JEFFREY DILLMAN, swear (or affirm) that, to the best of my knowledge and belief the accompanying financial statement and supporting schedules pertaining to the firm of MONEY MANAGEMENT ADVISORY, INC., as of DECEMBER 31, 2014, are true and correct. I further swear (or affirm) that neither the company nor any partner, proprietor, principal officer or director has any proprietary interest in any account classified solely as that of a customer, except as follows:

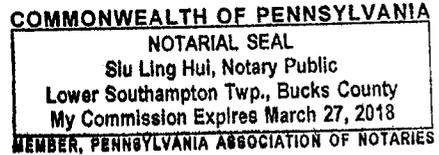


Signature
[REDACTED] CCO

Title



Notary Public



This report ** contains (check all applicable boxes):

- (a) Facing Page.
- (b) Statement of Financial Condition.
- (c) Statement of Income (Loss).
- (d) Statement of Changes in Financial Condition.
- (e) Statement of Changes in Stockholders' Equity or Partners' or Sole Proprietors' Capital.
- (f) Statement of Changes in Liabilities Subordinated to Claims of Creditors.
- (g) Computation of Net Capital.
- (h) Computation for Determination of Reserve Requirements Pursuant to Rule 15c3-3.
- (i) Information Relating to the Possession or Control Requirements Under Rule 15c3-3.
- (j) A Reconciliation, including appropriate explanation of the Computation of Net Capital Under Rule 15c3-1 and the Computation for Determination of the Reserve Requirements Under Exhibit A of Rule 15c3-3.
- (k) A Reconciliation between the audited and unaudited Statements of Financial Condition with respect to methods of consolidation.
- (l) An Oath or Affirmation.
- (m) A copy of the SIPC Supplemental Report.
- (n) A report describing any material inadequacies found to exist or found to have existed since the date of the previous audit.

**For conditions of confidential treatment of certain portions of this filing, see section 240.17a-5(e)(3).

MONEY MANAGEMENT ADVISORY, INC.

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INDEPENDENT AUDITORS' REPORT

The Board of Directors
MONEY MANAGEMENT ADVISORY, INC.
FEASTERVILLE, PA

Report on the Financial Statements

We have audited the accompanying financial statements of MONEY MANAGEMENT ADVISORY, INC. (a Pennsylvania corporation), which comprise the statement of financial condition as of DECEMBER 31, 2014, and the related statements of operations, changes in shareholders' equity, changes in liabilities subordinated to claims of general creditors, and cash flows for the year then ended that are filed pursuant to Rule 17a-5 under the Securities Exchange Act of 1934, and the related notes to the financial statements and supplemental information. MONEY MANAGEMENT ADVISORY, INC.'s management is responsible for these financial statements. Our responsibility is to express an opinion on these financial statements based on our audit.

Auditor's Responsibility

We conducted our audit in accordance with the standards of the Public Company Accounting Oversight Board (United States). Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. The company is not required to have, nor were we engaged to perform, an audit of its internal control over financial reporting. Our audit included consideration of internal control over financial reporting as a basis for designing audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the company's internal control over financial reporting. Accordingly, we express no such opinion. An audit also includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements, assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

Opinion

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial condition of MONEY MANAGEMENT ADVISORY, INC. as of december31, 2014, and the results of its operations and its cash flows for the year then ended in accordance with accounting principles generally accepted in the United States of America.

The supplemental information has been subjected to audit procedures performed in conjunction with the audit of MONEY MANAGEMENT ADVISORY, INC.'s financial statements. The supplemental information is the responsibility of MONEY MANAGEMENT ADVISORY, INC.'s management. Our audit procedures included determining whether the supplemental information reconciles to the financial statements or the underlying accounting and other records, as applicable, and performing procedures to test the completeness and accuracy of the information presented in the supplemental information. In forming our opinion on the supplemental information, we evaluated whether the supplemental information, including its form and content, is presented in conformity with Rule 17a-5 of the Securities Exchange Act of 1934. In our opinion, the supplemental information is fairly stated, in all material respects, in relation to the financial statements as a whole

SHEDJAMA, INC.
dba EDWARD OPPERMAN, CPA
LAFAYETTE, INDIANA
FEBRUARY 25, 2015

MONEY MANAGEMENT ADVISORY, INC.
STATEMENT OF FINANCIAL CONDITION
AS OF DECEMBER 31, 2014 and 2013

	<u>2014</u>	<u>2013</u>
ASSETS		
Cash and cash equivalents	\$ 29,729	\$ 24,186
Commissions receivable	56,595	31,611
Other receivable	13,394	12,576
Prepaid expenses	6,562	20,644
Property and Equipment, net of accumulated depreciation	-	621
TOTAL ASSETS	<u>\$ 106,280</u>	<u>\$ 89,638</u>
LIABILITIES		
Commissions payable	16,183	8,533
Accounts payable and other liabilities	<u>22,175</u>	<u>11,509</u>
TOTAL LIABILITIES	<u>38,358</u>	<u>20,042</u>
STOCKHOLDER'S EQUITY		
Total equity	67,922	69,596
TOTAL LIABILITIES AND STOCKHOLDER'S EQUITY	<u>\$ 106,280</u>	<u>\$ 89,638</u>

MONEY MANAGEMENT ADVISORY, INC.
STATEMENT OF INCOME
FOR THE YEAR ENDED DECEMBER 31, 2014 AND 2013

	<u>2014</u>	<u>2013</u>
REVENUE		
Fee revenues	\$ 788,300	\$ 750,269
TOTAL REVENUE	<u>788,300</u>	<u>750,269</u>
EXPENSES		
Commissions	322,166	293,529
Employees compensation and benefits	177,469	162,374
Communications and data processing	12,439	7,108
Occupancy expense	64,435	66,519
Other expenses	91,465	101,781
TOTAL EXPENSES	<u>667,974</u>	<u>631,311</u>
Net Income (Loss)	<u>\$ 120,326</u>	<u>\$ 118,958</u>

MONEY MANAGEMENT ADVISORY, INC.
STATEMENT OF CHANGES IN STOCKHOLDERS' EQUITY
FOR THE YEAR ENDED DECEMBER 31, 2014 AND 2013

	2014			
	Common Stock	Additional Paid-In Capital	Retained Earnings	Total Stockholder's Equity
Beginning Balance	\$ 100	\$ 15,000	\$ 54,496	\$ 69,596
Stockholder's distributions	-	-	(122,000)	(122,000)
Net Income	-	-	120,326	120,326
Ending Balance	<u>\$ 100</u>	<u>\$ 15,000</u>	<u>\$ 52,822</u>	<u>\$ 67,922</u>

	2013			
	Common Stock	Additional Paid-In Capital	Retained Earnings	Total Stockholder's Equity
Beginning Balance	\$ 100	\$ 15,000	\$ 57,538	\$ 72,638
Stockholder's distributions	-	-	(122,000)	(122,000)
Net Income	-	-	118,958	118,958
Ending Balance	<u>\$ 100</u>	<u>\$ 15,000</u>	<u>\$ 54,496</u>	<u>\$ 69,596</u>

2,000 Shares Authorized, Issued and Outstanding, No Stated par Value

MONEY MANAGEMENT ADVISORY, INC.
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED DECEMBER 31, 2013 AND 2012

	<u>2014</u>	<u>2013</u>
CASH FLOWS FROM OPERATING ACTIVITIES		
Net Income (Loss)	\$ 120,326	\$ 118,958
Depreciation	621	901
(Increase) decrease in operating assets:		
Commission receivable	(24,984)	30,425
Other receivable	(818)	(4,529)
Prepaid expenses	14,082	(11,463)
(Decrease) Increase in operating liabilities:		
Commission payable	7,650	(1,265)
Accounts payable and other liabilities	10,666	2,177
Net Cash Provided by (Used in) Operating Activities	<u>127,543</u>	<u>135,204</u>
CASH FLOWS FROM FINANCING ACTIVITIES		
Stockholder's capital distributions	<u>(122,000)</u>	<u>(122,000)</u>
Net Cash Provided by (Used in) Financing Activities	<u>(122,000)</u>	<u>(122,000)</u>
Net increase (decrease) in cash	5,543	13,204
Cash - beginning of year	24,186	10,982
Cash - end of year	<u>\$ 29,729</u>	<u>\$ 24,186</u>

MONEY MANAGEMENT ADVISORY, INC.
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR DECEMBER 31, 2014 AND 2013

NOTE 1: ORGANIZATION AND SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

A summary of the Firm's significant accounting policies consistently applied in the preparation of the accompanying financial statements are as follows:

- a. Nature of Operations—MONEY MANAGEMENT ADVISORY, INC., a Pennsylvania corporation (the Firm), operates in the brokerage and investment advisory industry primarily in the Eastern United States. The firm is registered is a registered broker-dealer with the Financial Industry Regulatory Authority (FINRA), the Securities and Exchange Commission (SEC). The Firm also sells life insurance policies and annuities to individuals primarily in the Eastern United States.
- b. Cash and Cash Equivalents—For purposes of the statements of cash flows, the Firm considers all highly liquid debt instruments with maturities of three months or less when purchased to be cash equivalents. There were no cash equivalents as of December 31, 2014 and 2013.
- c. Use of Estimates—The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities, the disclosure of contingent assets and liabilities at the date of the financial statements, and the reported amounts of revenue and expenses during the reporting period. Actual results could differ from those estimates.
- d. Concentrations of Credit Risk—The Firm places its cash in accounts with a local financial institution. At times, such accounts may be in excess of FDIC insured limits. The Firm did have amounts in excess of insured limits during both years, but not as of respective year end.
- e. Commissions Receivable—Commissions Receivable consists of fees and other amounts owed to the Firm. The Firm, on a periodic basis evaluates its accounts receivable and establishes an allowance for doubtful accounts, based on history of past write-offs and collections and current credit conditions. The Firm considers accounts receivable to be fully collectible; accordingly, no allowance for doubtful accounts currently is provided. Uncollectible accounts receivable are charges directly against operations when they are determined to be uncollectible. Use of this method does not result in a material difference from the valuation method required by accounting principles generally accepted in the United States of America.
- f. Basis of Presentation and Method of Accounting—The Firm's financial statements have been prepared in conformity with accounting principles generally accepted in the United States ("U.S. GAAP"), and presented on the accrual basis method of accounting.
- g. Revenue Recognition—Fee revenue includes recurring professional services that are paid for the duration of the engagement, and success fees earned on completed mergers and acquisition transactions. Professional service revenues are recorded at the time services are performed, while success fees are recorded when the transaction is completed and the income is reasonably determinable.
- h. Commissions—Commissions and related clearing expenses are recorded on a trade-date basis as the securities transaction occur.
- i. Investment Advisory Income—Investment advisory fees are received quarterly; however, are recognized as earned on a pro rata basis over the term of the contract.

MONEY MANAGEMENT ADVISORY, INC.
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR DECEMBER 31, 2014 AND 2013

NOTE 1: ORGANIZATION AND SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

- j. Property and Equipment—Property and equipment are recorded at costs. Depreciation is provided on the straight-line and accelerated methods. Maintenance and minor repairs are charged to operations when incurred. When assets are retired or sold, the related costs and accumulated depreciation are removed from the accounts and the resulting gain or loss is reflected in current operations. Estimated useful lives for depreciations are between 3 and 10 years.
- k. Long-Lived Assets—As required by the Property, Plant and Equipment Topic of the FASB Accounting Standards Codification No. 360 (“FASB ASC 360”), long-lived assets are required to be reviewed for impairment whenever events or changes in circumstances indicate that the carry amount of an asset may not be recoverable. When required, impairment losses on assets to be held and used are recognized based on the fair value of the asset. Long-lived assets to be disposed of are reported at lower of carrying amount or fair value less cost to sell. There were no impairment losses noted as of December 31, 2014 and 2013.

NOTE 2: INCOME TAX EXPENSE

The Firm, with the consent of its stockholders, has elected to be treated as a sub chapter S Corporation under Section 1371 of the Internal Revenue Code. In lieu of corporation incomes taxes, the stockholder of an S Corporation is taxed on his proportionate share of the Firm’s taxable income. Therefore, no provision for federal and state income taxes has been included in the accompanying financial statements.

The Firm has evaluated all tax position, including its status as a pass-through entity, and has concluded that the Firm has no uncertain tax positions that need to be evaluated under the Income Taxes Topic of FASB Accounting Standards Codification No. 740 (“FASB ASC 740”). The Firm is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The Firm’s management believes it is no longer subject to income tax examinations for years prior to 2011.

Accounting principles generally accepted in the United States of American require the Firm to examine its tax positions for uncertain positions. Management is not aware of any tax positions that are more likely than not to change in the next twelve months or that would not sustain an examination by applicable taxing authorities.

The Firm’s policy is to recognize penalties and interest as incurred in its Statement of Income, there were none for the years ended December 31, 2014 and 2013.

NOTE 3: UNCERTAINTY IN INCOME TAXES

The Firm adopted the provisions of FASB ASC Topic 605, “Accounting for Uncertainty in Income Taxes”. Benefits from tax positions are recognized in the financial statements only when it is more likely than not that the tax position will be sustained upon examination by the appropriate taxing authority that would have full knowledge of all relevant information. Recognized income tax positions are measured at the largest amount that has a greater than 50% likely of being realized. Changes in recognition or measurement are reflected in the period in which the change in judgment occurs.

Based on its current evaluation, the Firm has concluded that there are no significant uncertain tax positions requiring recognition in the Firm’s financial statements

**MONEY MANAGEMENT ADVISORY, INC.
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR DECEMBER 31, 2014 AND 2013**

NOTE 4: FAIR VALUE MEASUREMENTS

The Firm values its cash and cash equivalents at fair value, based on the Level 1 hierarchy established by ASC 820, Fair Value Measurements and disclosures.

NOTE 5: STATEMENTS OF CHANGES IN LIABILITIES SUBORDINATED TO CLAIMS OF GENERAL CREDITORS

For the year ended December 31, 2014, the Firm did not have any subordinated liabilities subject to claims of general creditors. Therefore, no statements have been prepared.

NOTE 6: NET CAPITAL REQUIREMENTS

The Firm is subject to the Securities and Exchange Commission Uniform Net Capital Rule (Rule 15c3-1), which requires the maintenance of a minimum net capital balance. The Firm is required to maintain net capital equal to the greater of \$5,000 or 6-2/3% of the aggregate indebtedness, as these terms are defined under the rule. At December 31, 2014, the Firm's net capital was \$39,401 which was \$34,401 in excess of its minimum net capital requirement. There is no difference between this computation of net capital pursuant to Rule 15c3-1 and the corresponding computation prepared by the Firm and included in the unaudited Part II of Form X-17a-5 as of December 31, 2014.

NOTE 7: CONCENTRATIONS OF CREDIT RISK

The Firm is engaged in various brokerage activities in which counterparties primarily include financial institutions. In the event counterparties do not fulfill their obligations, the Firm may be exposed to risk. The risk of default depends on the creditworthiness of the counterparty or issuer of the instrument.

NOTE 8: PROPERTY AND EQUIPMENT

Property and equipment at December 2014 and 2013 was as follows:

	2014	2013
Equipment	\$ 19,365	\$ 19,365
Furniture and Fixtures	22,800	22,800
Leasehold Improvements	19,446	19,446
Total	<u>61,611</u>	<u>61,611</u>
less Accumulated Depreciaton	61,611	60,990
Net Property and equipment	<u>\$ -</u>	<u>\$ 621</u>
Depreciation expense	<u>\$ 621</u>	<u>\$ 901</u>

NOTE 9: SUBSEQUENT EVENTS

The Firm has evaluated subsequent events through the date of this report, the date on which the financial statements were available to be issued, and concluded that no subsequent events have occurred that would require recognition in the financial statements or disclosure in the related notes to the financial statements

MONEY MANAGEMENT ADVISORY, INC.
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR DECEMBER 31, 2014 AND 2013

NOTE 10: LEASE COMMITMENTS

The Firm leases certain office equipment under various non-cancelable operating leases with monthly payments totaling \$874, which expire through December 2014. Rental expense for the year ended December 31, 2014 and 2013 was \$11,227 and \$8,989. Future minimum payments for the non-cancelable operating leases described above for the year ended December 31, 2014 is \$3,640.

NOTE 11: RELATED PARTY TRANSACTIONS

The Firm leases its office facility from a relative of the stockholder under a non-cancelable operating lease with monthly payments totaling \$3,000, which expires June 30, 2027. Rental expense for the year ended December 31, 2014 and 2013 was \$36,000 for each year.

The following is a schedule by year of future minimum payments for the rental lease agreement described above for the years ended December 31:

<u>Year</u>	<u>Amount</u>
2015	36,000
2016	36,000
2017	36,000
2018	36,000
Thereafter	<u>270,000</u>
Total	<u>\$ 414,000</u>

	
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INDEPENDENT AUDITORS' REPORT ON THE SUPPLEMENTARY INFORMATION

The Board of Directors
MONEY MANAGEMENT ADVISORY, INC.
Feasterville, Pennsylvania

We have audited the financial statements of MONEY MANAGEMENT ADVISORY, INC. as of and for the year ended December 31, 2014, and our report thereon dated February 25, 2015, which expressed an unmodified opinion on those financial statements, appears on page 1. Our audit was conducted for the purpose of forming an opinion on the financial statements as a whole. The supplementary information contained as, required by Rule 17a-5 under the Securities Exchange Act of 1934, is presented for purposes of additional analysis and is not a required part of the financial statements. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the information is fairly stated in all material respects in relation to the financial statements as a whole.



SHEDJAMA, INC,
dba EDWARD OPPERMAN, CPA
LAFAYETTE, INDIANA
FEBRUARY 25, 2015

MONEY MANAGEMENT ADVISORY, INC.
COMPUTATION OF NET CAPITAL REQUIREMENTS
FOR THE YEAR ENDED DECEMBER 31, 2014

COMPUTATION OF NET CAPITAL

Total ownership equity from Statement of Financial Condition	\$ 67,922
less nonallowable assets from Statement of Financial Condition	<u>(28,521)</u>
Total ownership equity qualified for Net Capital	\$ 39,401
Haircuts on securities	<u>-</u>
Net Capital before haircuts on securities positions	<u><u>\$ 39,401</u></u>
Aggregate indebtedness	\$ 38,358
Minimum net capital required (6 2/3% of liabilities)	\$ 2,558

COMPUTATION OF BASIC NET CAPITAL REQUIREMENT

Minimum net capital requirement	<u>5,000</u>
Excess net capital	<u><u>34,401</u></u>

COMPUTATION OF BASIC NET CAPITAL REQUIREMENT

(A) - 10% of Total aggregate indebtedness	3,836
(B) - 120% of Minimum net capital requirement	6,000
Net Capital Less the greater of (A) of (B)	<u><u>\$ 33,401</u></u>
Percentage of Aggregate Indebtedness to Net Capital	97.35%

At December 31, 2014, there were no material differences between audited net capital, above and net capital as reported in the Firm's Par II (unaudited) FOCUS report. As a result, no reconciliation has been presented.

The Firm claims exemption under section (k) (k) (i), Special Account for the Exclusive Benefit of Customer Maintained. As a result, schedule II, III and IV, required under rule 15c3-3 of the Securities and Exchange Commission, have not been presented.

INDEPENDENT AUDITOR'S REPORT ON INTERNAL CONTROL UNDER SEC RULE 17A-5(g)(1)

The Board of Directors
MONEY MANAGEMENT ADVISORY, INC.
Feasterville, Pennsylvania

In planning and performing our audit of the financial statements of MONEY MANAGEMENT ADVISORY, INC. as of and for the year ended December 31, 2014, in accordance with auditing standards generally accepted in the United States of America, we considered MONEY MANAGEMENT ADVISORY, INC.'S internal control over financial reporting (internal control) as a basis for designing our audit procedures for the purpose of expressing our opinion on the financial statements, but not for the purpose of expressing an opinion on the effectiveness of MONEY MANAGEMENT ADVISORY, INC.'S internal control. Accordingly, we do not express an opinion on the effectiveness of MONEY MANAGEMENT ADVISORY, INC.'S internal control.

Also, as required by Rule 17a-5(g)(1) of the Securities and Exchange Commission (SEC), we have made a study of the practices and procedures followed by MONEY MANAGEMENT ADVISORY, INC., including consideration of control activities for safeguarding securities. This study included tests of such practices and procedures that we considered relevant to the objectives stated in Rule 17a-5(g) in making the periodic computations of aggregate indebtedness (or aggregate debits) and net capital under Rule 17a-3(a)(11) and for determining compliance with the provisions of Rule 15c3-3. Because MONEY MANAGEMENT ADVISORY, INC. does not carry securities accounts for customers or perform custodial functions relating to customer securities, we did not review the practices and procedures followed by the Company in any of the following:

1. Making quarterly securities examinations, counts, verifications, and comparisons and recordation of differences required by Rule 17a-13.
2. Complying with the requirements for prompt payment for securities under Section 8 of Federal Reserve Regulation T of the Board of Governors of the Federal Reserve System.

The management of MONEY MANAGEMENT ADVISORY, INC. is responsible for establishing and maintaining internal control and the practices and procedures referred to in the preceding paragraph. In fulfilling this responsibility, estimates and judgments by management are required to assess the expected benefits and related costs of controls and of the practices and procedures referred to in the preceding paragraph and to assess whether those practices and procedures can be expected to achieve the SEC's previously mentioned objectives. Two of the objectives of internal control and the practices and procedures are to provide management with reasonable but not absolute assurance that assets for which the Company has responsibility are safeguarded against loss from unauthorized use or disposition and that transactions are executed in accordance with management's authorization and recorded properly to permit the preparation of financial statements in conformity with generally accepted accounting principles. Rule 17a-5(g) lists additional objectives of the practices and procedures listed in the preceding paragraph.

Because of inherent limitations in internal control and the practices and procedures referred to above, error or fraud may occur and not be detected. Also, projection of any evaluation of them to future periods is subject to the risk that they may become inadequate because of changes in conditions or that the effectiveness of their design and operation may deteriorate.

(CONTINUED)

(CONTINUED)

A *deficiency in internal control* exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, misstatements on a timely basis. A *significant deficiency* is a deficiency, or a combination of deficiencies, in internal control that is less severe than a material weakness, yet important enough to merit attention by those charged with governance.

A *material weakness* is a deficiency, or a combination of deficiencies, in internal control, such that there is a reasonable possibility that a material misstatement of the entity's financial statements will not be prevented, or detected and corrected, on a timely basis.

Our consideration of internal control was for the limited purpose described in the first and second paragraphs and would not necessarily identify all deficiencies in internal control that might be material weaknesses. We did not identify any deficiencies in internal control and control activities for safeguarding securities that we consider to be material weaknesses, as defined previously.

We understand that practices and procedures that accomplish the objectives referred to in the second paragraph of this report are considered by the SEC to be adequate for its purposes in accordance with the Securities Exchange Act of 1934 and related regulations, and that practices and procedures that do not accomplish such objectives in all material respects indicate a material inadequacy for such purposes. Based on this understanding and on our study, we believe that MONEY MANAGEMENT ADVISORY, INC.'S practices and procedures, as described in the second paragraph of this report, were adequate at <RELEASE DATE>, to meet the SEC's objectives.

This report is intended solely for the information and use of The Board of Directors, management, the SEC, and other regulatory agencies that rely on Rule 17a-5(g) under the Securities Exchange Act of 1934 in their regulation of registered brokers and dealers, and is not intended to be and should not be used by anyone other than these specified parties.



SHEDJAMA, INC.
dba EDWARD OPPERMAN, CPA
LAFAYETTE, INDIANA
FEBRUARY 25, 2015

CERTIFIED PUBLIC ACCOUNTANT & BUSINESS CONSULTANT

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**COMPUTATION FOR DETERMINATION OF RESERVE REQUIREMENTS PURSUANT TO RULE 15c3-3 AND
INFORMATION TO RELATING TO THE POSSESSION OR CONTROL REQUIREMENTS UNDER RULE 15c3-3**

The Board of Directors
MONEY MANAGEMENT ADVISORY, INC.
Feasterville, Pennsylvania

MONEY MANAGEMENT ADVISORY, INC. does not carry customer accounts as defined by the Securities Exchange Act of 1934 under Section (a)(1) of Rule 15c3-3. Therefore, MONEY MANAGEMENT ADVISORY, INC. is exempt from the provisions of that rule.

SHEDJAMA, INC.
dba EDWARD OPPERMAN, CPA
LAFAYETTE, INDIANA
FEBRUARY 25, 2015

CERTIFIED PUBLIC ACCOUNTANT & BUSINESS CONSULTANT

1901 Kossuth Street | Lafayette, IN 47905 | 765-588-4335



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e@edwardoppermancpa.com | www.edwardoppermancpa.com

**RECONCILIATION INCLUDING APPROPRIATE EXPLANATION OF THE AUDITED COMPUTATION OF
NET CAPITAL WITH THE FIRM'S CORRESPONDING UNAUDITED PART 11 A FOCUS REPORT FILING**

The Board of Directors
MONEY MANAGEMENT ADVISORY, INC.
Feasterville, Pennsylvania

There were no differences existing at December 31, 2014 between the audited computation of net capital and the un-audited Part II A Focus Filing at December 31, 2014.

SHEDJAMA, INC.
dba EDWARD OPPERMAN, CPA
LAFAYETTE, INDIANA
FEBRUARY 25, 2015

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Independent Accountants' Report on Applying Agreed-Upon Procedures Related to an Entity's SIPC Assessment Reconciliation

The Board of Directors
MONEY MANAGEMENT ADVISORY, INC.
Feasterville, Pennsylvania

In accordance with Rule 17a-5(e)(4) under the Securities Exchange Act of 1934, we have performed the procedures enumerated below with respect to the accompanying Schedule of Assessment and Payments [Transitional Assessment Reconciliation (Form SIPC-7T)] to the Securities Investor Protection Corporation (SIPC) for the period from January 1, 2014 to December 31, 2014, which were agreed to by MONEY MANAGEMENT ADVISORY, INC. and the Securities and Exchange Commission, Financial Industry Regulatory Authority, Inc., and SIPC, solely to assist you and the other specified parties in evaluating MONEY MANAGEMENT ADVISORY, INC.'s compliance with the applicable instructions of the Transitional Assessment Reconciliation (Form SIPC-7T). MONEY MANAGEMENT ADVISORY, INC.'s management is responsible for MONEY MANAGEMENT ADVISORY, INC.'s compliance with those requirements. This agreed-upon procedures engagement was conducted in accordance with attestation standards established by the American Institute of Certified Public Accountants. The sufficiency of these procedures is solely the responsibility of those parties specified in this report. Consequently, we make no representation regarding the sufficiency of the procedures described below either for the purpose for which this report has been requested or for any other purpose. The procedures we performed and our findings are as follows:

- Compared the listed assessment payments in Form SIPC-7T with respective cash disbursement records entries, noting no differences;
- Compared the Total Revenue amounts of the audited Form X-17A-5 for the year ended December 31, 2014 less revenues reported on the FOCUS reports for the period from January 1, 2014 to March 31, 2014, as applicable, with the amounts reported in Form SIPC-7T for the period from April 1, 2014 to December 31, 2014 noting no material differences;
- Compared any adjustments reported in Form SIPC-7T with supporting schedules and working papers, noting the only difference was the accrual adjustment of receivables;
- Proved the arithmetical accuracy of the calculations reflected in Form SIPC-7T and in the related schedules and working papers supporting the adjustments noting the difference was the accrual adjustment of receivables; and
- Compared the amount of any overpayment applied to the current assessment with the Form SIPC-7T on which it was originally computed noting no differences.

We were not engaged to, and did not conduct an examination, the objective of which would be the expression of an opinion on compliance. Accordingly, we do not express such an opinion. Had we performed additional procedures, other matters might have come to our attention that would have been reported to you.

This report is intended solely for the information and use of the specified parties listed above and is not intended to be and should not be used by anyone other than these specified parties.

SHEDJAMA, INC
dba EDWARD OPPERMAN, CPA
LAFAYETTE, INDIANA
FEBRUARY 25, 2015