

SECURITIES AND EXCHANGE COMMISSION

FORM 13F-HR

Initial quarterly Form 13F holdings report filed by institutional managers

Filing Date: **2004-11-12** | Period of Report: **2004-09-30**
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FILER

CABOT MONEY MANAGEMENT INC

CIK: **1016683** | IRS No.: **042806081**

Type: **13F-HR** | Act: **34** | File No.: **028-05694** | Film No.: **041135562**

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

Form 13F

Form 13F COVER PAGE

Report for the Calendar Year or Quarter Ended: 9/30/2004

Check here if Amendment []; Amendment Number:
This Amendment (Check only one.): [] is a restatement.
[] adds new holdings entries.

Institutional Investment Manager Filing this Report:

Name: Cabot Money Management, Inc.
Address: P.O. Box 150
216 Essex Street
Salem, MA 01970

Form 13F File Number: 28-5694

The institutional investment manager filing this report and the person by whom it is signed hereby represent that the person signing the report is authorized to submit it, that all information contained herein is true, correct and complete, and that it is understood that all required items, statements, schedules, lists, and tables, are considered integral parts of this form.

Person Signing this Report on Behalf of Reporting Manager:

Name: Robert T. Lutts
Title: President
Phone: 1-978-745-9233

Signature, Place, and Date of Signing:
Robert T. Lutts Salem, MA 11/3/2004
[Signature] [City, State] [Date]

Report Type (Check only one.):

- 13F HOLDINGS REPORT. (Check here if all holdings of this reporting manager are reported in this report.)
- 13F NOTICE. (Check here if no holdings reported are in this report, and all holdings are reported by other reporting manager(s).)
- 13F COMBINATION REPORT. (Check here if a portion of the holdings for this reporting manager are reported in this report and a portion are reported by other reporting manager(s).)

Form 13F SUMMARY PAGE

Report Summary:

Number of Other Included Managers: 0

Form 13F Information Table Entry Total: 78

Form 13F Information Table Value Total: \$119,194
(thousands)

List of Other Included Managers:

Provide a numbered list of the name(s) and Form 13F file number(s) of all institutional investment managers with respect to which this report is filed, other than the manager filing this report.

[If there are no entries in this list, state "NONE" and omit the column headings and list entries.]

No.	Form 13F File Number	Name
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None

<TABLE>	<C>	<C>	<C>					
Name of Issuer	Title Of Class	CUSIP	Value (x1000)	Shares	Invmnt Sole	Discret Shared	Other Mgrs	Voting Authority Sole Shared None
Abiomed Inc	COM	003654100	137	15,480				15,480
Advancis Pharmaceutical	COM	00764L109	159	19,500				19,500
Anheuser Busch Co	COM	035229103	1,737	34,767				34,767
Apollo Group Inc - CL A	CL A	037604105	1,104	15,045				15,045
Banknorth Group Inc	COM	06646R107	296	8,460				8,460
Berkshire Hathaway In. CL B	CL B	084670207	2,420	843				843
Biomet	COM	090613100	1,726	36,815				36,815
Blackrock Inc	CL A	09247X101	5,320	72,386				72,386
Blackrock Limited Term Duration Inc	COM SHS	09249W101	447	22,780				22,780
Bright Horizons Family Solutions	COM	109195107	1,799	33,145				33,145
Burlington Resources	COM	122014103	1,541	37,760				37,760
Cuno Inc	COM	126583103	1,372	23,765				23,765
CACI International Inc	CL A	127190304	1,739	32,950				32,950
Citigroup Inc	COM	172967101	371	8,412				8,412
Clarcor Inc	COM	179895107	1,132	23,757				23,757
Courier	COM	222660102	261	6,220				6,220
Dentsply Intl Inc	COM	249030107	4,168	80,240				80,240
Dionex Corp	COM	254546104	562	10,280				10,280
EMC Corp	COM	268648102	459	39,795				39,795
Eaton Vance Float Rate Inc. Trust	COM	278279104	646	33,590				33,590
Eaton Vance Limited Term Duration f	COM	27828H105	367	19,250				19,250
Eaton Vance Senior Floating Rate Fu	COM	27828Q105	630	31,425				31,425
Encana Corp	COM	292505104	4,369	94,360				94,360
Engineered Support Sys	COM	292866100	1,208	26,466				26,466
Evergreen Managed Income Fund	COM SHS	30024Y104	195	10,825				10,825
Expeditors Intl Wash Inc.	COM	302130109	3,012	58,265				58,265
Exxon Mobil Corp	COM	30231G102	2,016	41,709				41,709
FLIR Systems Inc	COM	302445101	1,842	31,495				31,495
First Data Corp	COM	319963104	930	21,389				21,389
Forward Air	COM	349853101	2,239	55,939				55,939
Gabelli Dividend & Inc Trust	COM	36242H104	599	32,800				32,800
Gallagher Arthur J & Co.	COM	363576109	463	13,984				13,984
Gannett Co.	COM	364730101	1,345	16,056				16,056
General Electric	COM	369604103	1,061	31,592				31,592
Global Income Fund Inc	COM	37934Y108	44	10,100				10,100
Helix Tech	COM	423319102	667	49,071				49,071
Imperial Oil LTD	COM	453038408	3,461	66,929				66,929
Iron Mountain Inc	COM	462846106	3,542	104,626				104,626
Ishares Leh. Tres. Inflation Protec	US TIPS BD FD	464287176	1,520	14,591				14,591
Intl. Emerging Mkt I-Share	MSCI EMERG MKT	464287234	2,487	14,415				14,415
I-Shares GS Top Co Bonds ETF	GS CORP BD FD	464287242	349	3,120				3,120
IShares TR Russell 3000 Growth	RUSL 3000 GR	464287671	534	14,620				14,620
Ishares Russell 3000 Index	RUSSELL 3000	464287689	3,742	59,210				59,210
Kopin Corp	COM	500600101	45	11,000				11,000
Lincare Holdings	COM	532791100	1,287	43,335				43,335
MFS Intermediate Inc Trust	SH BEN INT	55273C107	1,254	190,545				190,545
MFS Govt Mkts Inc	SH BEN INT	552939100	301	45,215				45,215
Map Info Corporation	COM	565105103	791	73,275				73,275
Microsoft	COM	594918104	495	17,911				17,911
Moodys Corp.	COM	615369105	1,944	26,540				26,540
Mylan Labs	COM	628530107	1,374	76,351				76,351
Nortel Networks	COM	656568102	57	16,748				16,748
Paychex	COM	704326107	1,280	42,451				42,451
PepsiCo Inc.	COM	713448108	3,094	63,596				63,596
Petsmart Inc	COM	716768106	2,693	94,855				94,855
Pfizer	COM	717081103	999	32,640				32,640
Pitney Bowes Inc.	COM	724479100	1,976	44,798				44,798
Procter & Gamble	COM	742718109	274	5,064				5,064
Quanta Sercices In	COM	74762E102	97	16,079				16,079
Renal Care Group, Inc.	COM	759930100	2,157	66,928				66,928
Respironics	COM	761230101	2,469	46,210				46,210
S & P Dpstry Rpts	UNIT SER 1	78462F103	2,587	23,146				23,146
Charles Schwab & C	COM	808513105	93	10,173				10,173
Southern Union Co. New	COM	844030106	1,774	86,539				86,539
Starbucks Coffee	COM	855244109	3,699	81,365				81,365
Stericycle Inc	COM	858912108	269	5,850				5,850
Symantec Corp	COM	871503108	2,002	36,485				36,485
Teva Pharmaceutical Industry ADR	ADR	881624209	2,997	115,507				115,507
United Parcel Cl B	CL B	911312106	3,446	45,387				45,387
United Health Group Inc	COM	91324P102	1,589	21,546				21,546
Varian Medical Systems Inc.	COM	92220P105	469	13,570				13,570
Verizon Communications	COM	92343V104	278	7,070				7,070
Washington Mutual	COM	939322103	1,194	30,549				30,549
Wells Fargo & Co	COM	949746101	3,620	60,715				60,715
Wrigley Wm Jr	COM	982526105	1,538	24,291				24,291
Wyeth	COM	983024100	520	13,907				13,907
XTO Energy	COM	98385X106	5,373	165,415				165,415

Zimmer Holdings	COM	98956P102	1,140	14,427	14,427
Total			119,194	3,047,711	3,047,711

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