

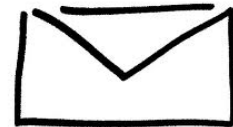
Make Bill Paying a Habit

Bill Paying Tips

- Pay bills on time and save on late fees and interest payments.
- Who will pay bills? Make it a “job” at your house.
- Keep bills and paperwork in one spot in your house.
- Open every bill as soon as it comes.
 - Look at the due date and Write it on your calendar
- Every Sunday go through any mail or paperwork.
- Keep a record – Save stubs from checks or money orders.

1) **STASH IT** - If you mainly use cash

- a. **What are regular bills?** (see the spending plan worksheet)
- b. Write on envelopes: FOOD, HOUSING, GAS/BUS, and OTHER
- c. Put enough money in each labeled envelope every paycheck.
- d. Pay bills with the money in the envelope before the due date.
- e. Pay bills right away - Return any change to the envelope it came from.
- f. Put receipts into the envelopes and write the amount spent on the back of the envelope with date.



2) **PLAN FOR IT**

- a. Get a calendar.
- b. Write in income when you get it (use a pen or marker).
- c. When a bill arrives look at the due date. Find that date on the calendar and write the amount and type of bill on that date. Circle the date.
- d. As you pay each bill, cross it off your calendar.



*Paying bills on time **saves you money** in late fees and interest charges.*