Paying Bills... on time
Paying bills on time saves you MONEY!!!
The key to paying bills on time is an EASY-TO-USE system.
Make a list of all your bills.

Beside each one, write down the amount and date due.

- Rent: $625 - 3/1
- Car Ins: $125 - 2/25
- Electric: $470 - 3/15
- CC Payment: $20
# Family Financial Calendar

<table>
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<tr>
<th></th>
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<th>Pay Day</th>
<th>Rent Due</th>
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<td>11</td>
<td>12</td>
<td>13</td>
<td>14</td>
<td>Light Bill</td>
<td>16</td>
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<tr>
<td>18</td>
<td>Water</td>
<td>20</td>
<td>On Care</td>
<td>22</td>
<td>23</td>
<td>Car Payment</td>
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<td>25</td>
<td>26</td>
<td>27</td>
<td>28</td>
<td>29</td>
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</tbody>
</table>

A calendar makes it easier to remember due dates!
Make a list of bills to pay for each payday...
... or use envelopes
Use a Budget Box to help you pay bills on time
Sometimes LATE PAYMENTS cannot be avoided
Consider what will happen before deciding to pay a bill late:

- Service Disconnected?
- Late fees?
- Finance Charges?
- Repossession?
When you **MUST** pay late,

1. **Contact creditor**
2. **Tell creditor when and how much you will pay**
3. **Pay bill as promised**