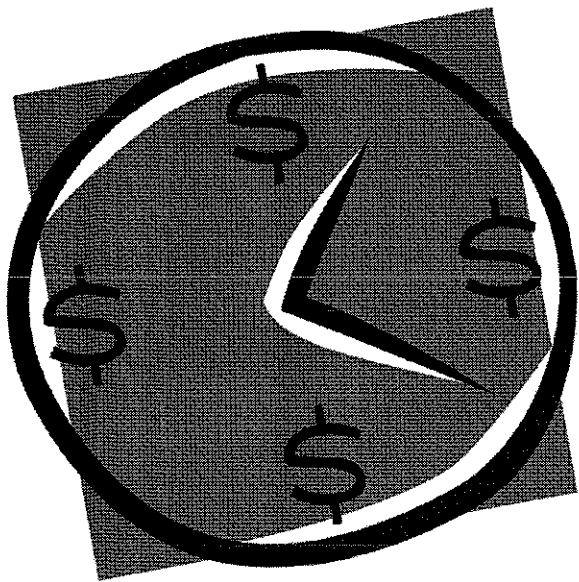


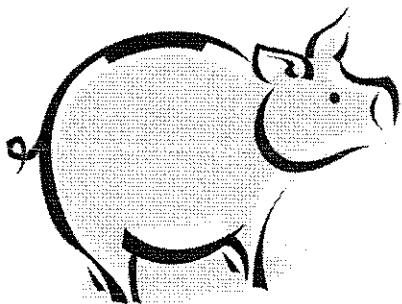
# PAYING BILLS

*...on time*



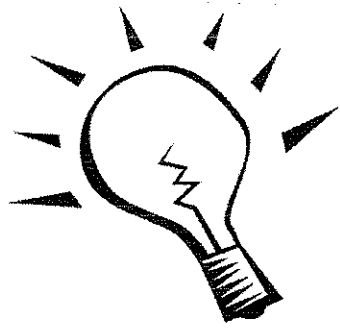
**Paying bills  
on time  
saves you**

**MONEY!!!**

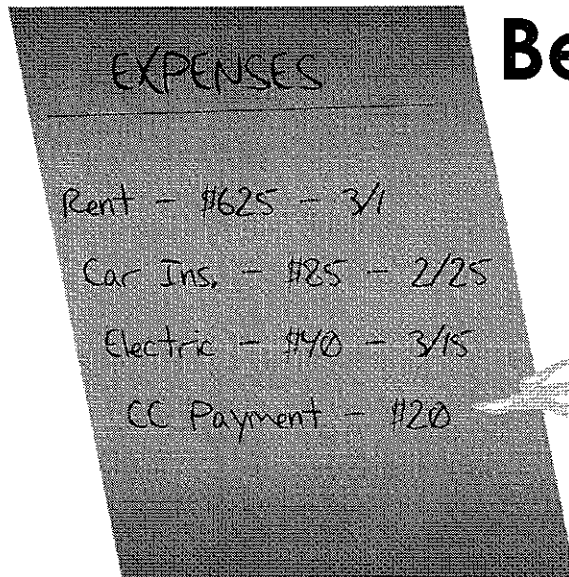


The key to paying  
bills on time is an  
**EASY-TO-USE**  
system.





**Make a list of all  
your bills.**



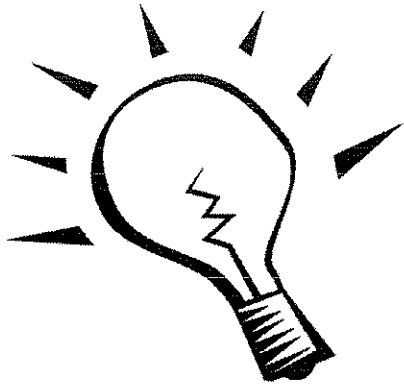
**Beside each one, write down  
the amount and date due.**

# FAMILY FINANCIAL CALENDAR

			Pay Day	Rent due!	2	
4	Phone Bill	6	7	8	9	10
11	12	13	14	Power Bill	16	17
18	Water	20	DAY CARE	22	23	
25	26	27	28	29	Car Payment	

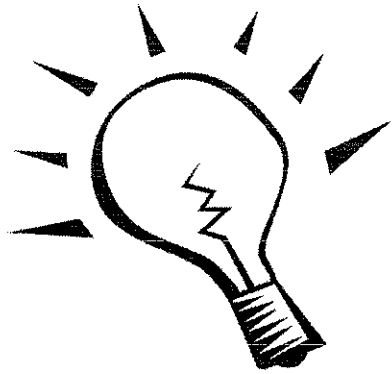
A calendar makes it easier to remember due dates!



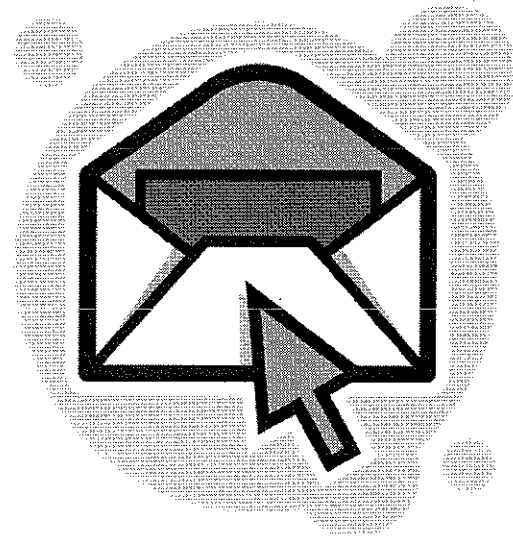
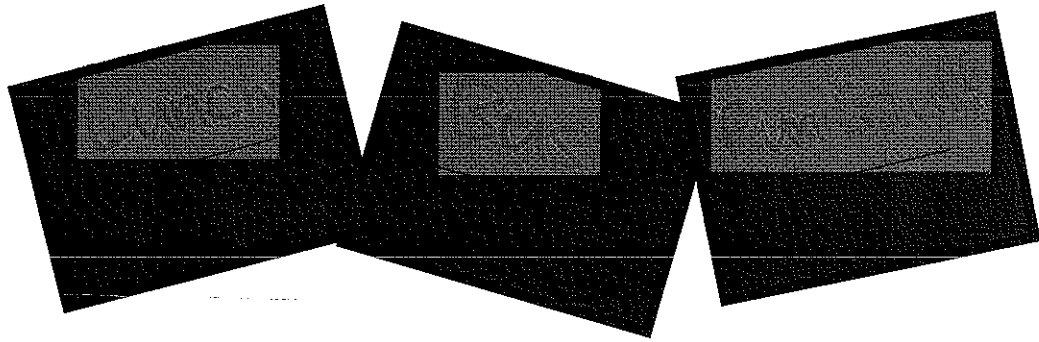


**Make a list of bills to  
pay for each  
payday...**

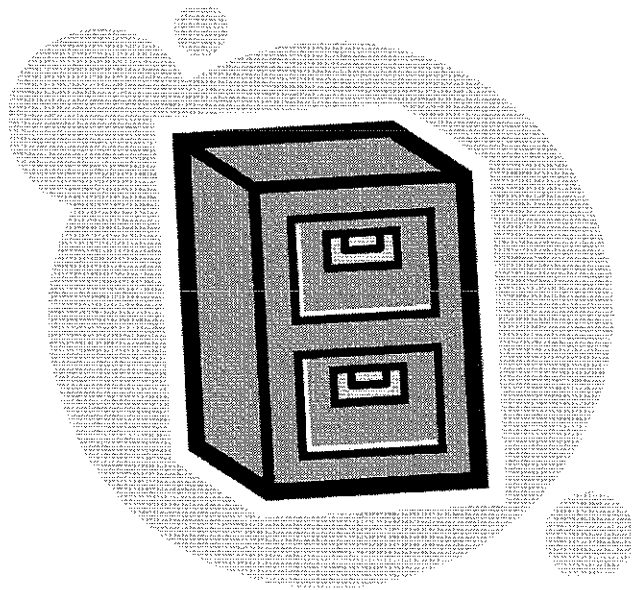
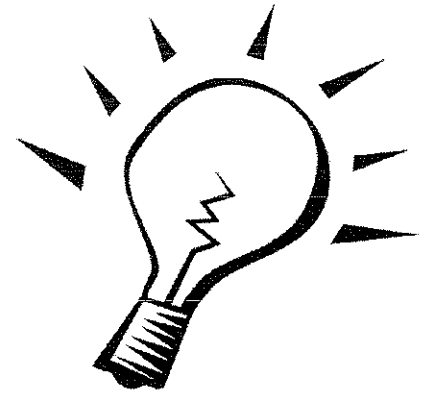




**... or use envelopes**



**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

