

## **CC&BC Education Series: Organize Your Finances**

### **Ten Tips to keep your bills organized**

One of the best and least costly ways to control your finances is to organize your bills. With an organization system for your bills you can save time and money. You will no longer incur late fees because you missed a payment deadline and you will save invaluable time because your bills will be at your fingertips!

It sounds simple, and it can be. There are a number of methods, try not to overcomplicate the one you choose, here are a couple of ideas as you try to organize your bills:

1. Chart your progress with a spreadsheet
2. Keep all the tools you need to process your finances in a central location including stamps, pens and checkbook or computer with Internet connection for bill paying.
3. Use a napkin holder to place bills in.
4. Use your bank's online bill paying service to automate the payments
5. Write the due dates for bills on your calendar
6. Assign one person to take care of the bill paying and filing (let your spouse or other responsible adult know your system in case of emergencies)
7. When you receive your bills, REVIEW YOUR STATEMENTS, remove any unnecessary paperwork, file the statement and prepare the return portion of the bill and the envelope you will use to mail it.
8. Do your filing immediately
9. Remember that you may be able to change your due dates on most major bills to match your pay cycle
10. Balance your checkbook monthly so that you will know what checks have cleared, and any errors that you, or your bank, may have made, you must balance your checking account.

**A Non-Profit, Multi-State Licensed, Bonded, Consumer Education and Financial Counseling Agency**

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