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Wrapping Up
Foreword

Whether you're married or single, taking control of your total finances might seem like a part-time job. A few simple ideas may help you streamline your time, orchestrate your finances, and cut back the stress of debt and total money matters.

The Debt Destroyer For 21st Century Living
How To Curb Your Debts Even If You Suck At Dealing With Money
Chapter 1:  
*Get All The Paper In Order*

Synopsis

Once the mail makes it to you, make sure it goes all in one place. Forgotten bills may be the cause of unwanted late fees and could harm your credit rating. Whether it’s a drawer, a specific box, or a file, be orderly and make sure others in the home do the same. The size of the container is crucial. If you receive a lot of mail, use an area that won’t get filled up too quick.
Getting It In Order

Your bills show up every month whether you care for them to or not. Placing them in a pigeonhole someplace and dealing with them afterwards might lead you to blank out their due date. If this happens you end up being forced to pay a late charge.

If you're willing to become organized, you are able to achieve getting your bills paid promptly and never have to worry about obtaining a late charge. This may take a little bit of time to arrange, but only a couple of additional minutes per week to maintain.

Make certain you open up your bills. A lot of bills arrive with unnecessary inserts that simply take up room in the place where you stash away your bills. Take out any inserts and recycle them with the outer envelope right away. This keeps clutter from heaping up and taking your focus off of the bill itself. Now take the bill and place it under the fold of the return envelope.

You should then label four plastic bins so that each one makes up a calendar week of the month. You are able to easily label them "Week 1," "Week 2," "Week 3," and "Week 4." Now take your organized bills and find out the due date. If the due date is the 10th of the month, the bill gets put into the week 2 bin. If the due date is the 22nd, the bill goes in the bin for week 3.

Carry this out with all of your bills and then lay the bins on top of each other in order. When week 1 comes around, take your bills out and send out the payments for them. Then place the bin on the
bottom of the pile so that the week 2 bills are ready to go for you the following week.

Ultimately when your bills are paid off, you nevertheless have your financial statements to deal with. You need to keep them organized as well so that you are able to promptly find them if you need to.

Purchase a thirteen pocket file folder. Mark the beginning twelve pockets with the calendar months of the year. The final pocket may be marked "taxes." Put your monthly financial statements into the pocket for that particular month.

Once the year is all over, you are able to label the file folder with the year on the front and store it just in case you ever become one of the people who unfortunately gets audited.
Chapter 2:  
*Oversee Your Cash To Stay On Task*

**Synopsis**

Bill paying might be simplified if it’s done at scheduled times throughout the month as we talked about. Depending on how many bills you acquire, you are able to institute set times every month so none of your bills will be paid after the due date.

If you’re paying off bills as you get them, chances are you’re spending too much time in front of the checkbook. While bills could say “Payable Upon Receipt”, there’s always a grace time period. Call the creditor to distinguish when they have to obtain payment before the bill is regarded late and utilize the tips here.
Stay On Schedule

Wouldn’t issues simply be more comfy if everyone had an accountant on the payroll to deal with all the money matters in his life? For those who cannot pay to sustain an accountant on the payroll, you have to answer as your own accountant and distinguish how to supervise your cash, where it goes, and what it is for.

Here are some ideas to assist you if you’re a tiny bit unsure how to go about addressing the cash matters.

As previously expressed, make sure you organize. It is of the essence that your bills and receipts to be organized and in order. This is because you might wind up paying off the inappropriate amounts and losing track of your list of expenditures.

As expressed in chapter 1, one way to go about executing this would be to keep a bin or a file folder of every week that a bill is due to be paid, and keep the receipts filed away in addition to the bills.

Let’s theorize you send out the payments for water, electricity and cable television service monthly. Place them all in their respective bins according to maturity date, which ought to be updated each time you open up your bills.

Make it a point that you appropriate funds each payday. On payday, head towards your stack of bins and figure out the money you have to reserve for every bill that you have to send out the payments for. Make this your chief priority. Then appropriate a certain amount every payday, which ought to go to a savings account. The balance
would now be your spending money, or your supposed disposable revenue.

Pay for bills on the net or consolidate bill payments. Familiarize yourself with how to send out the payments for your bills on the net. A couple of banks and financial institutions in reality let you consolidate your bills into just a single payment.

Not only will this economize on your time and energy, but it would in addition to that be a good way for you to track your bills, as you will be able to view a record of all the payments you have created. Don’t burn your time any longer by going to the physical building and paying every bill over the counter. It would be simpler and much more efficient for you if you are able to do it from the solace of your own house or office.

You are able to always discuss your monthly bills with your family, if you need to. If for a particular month, you observe that your water bill is exceptionally larger than the previous months, advise your loved ones and let them know that they need to attempt to save on usage.

If you’re open with your family members about this, they’ll better value money and finances, and they might begin helping out by doing simple things, like disconnecting appliances when not being used.

Make certain you look back at your bills from time to time. Make sure that you don’t miss out on any payments to avoid penalty fees, and to prevent messing up your budget. Set out with a fresh start each month without any leftover accounts payable, so your bills don’t stack up.
The trick to finagling your finances and paying bills on time is prioritization and organization. For certain, everyone wants to buy the newest automobile, gizmo, apparel, or jewelry. However, bills are a fact of life. Rental payments are a fact of life. Mortgage payments are a fact of life. You have to be able to see where your cash goes, and be organized enough to understand how much ought to be spent for any particular things and how much is remaining.
Chapter 3:  
*Keep An Eye On Your Statement*

**Synopsis**

Most human beings capitalize on low interest credit card offers but fail to read their statements while paying the bill. Credit cards are infamous for using low interest as bait for fresh customers then shifting to greater rates after a couple of months.

Make a habit of looking over your statement carefully to see what rate of interest you're paying off monthly and if any transaction fees have been utilized. If the rate goes up or a transaction fee shows up on your financial statement, a simple call to the credit card company may a great deal of the time be beneficial in settling the matter. If not, attempt to switch your money to more favorable rates and fees.
Look Closely

Paying off delinquent interest on your credit card every month may total up to a vast sum at the end of the year, that is, if you're able to keep track of your payments. It might be frustrating to forever keep searching for credit card bills that you know came in the mail however can't recall where you put them exactly.

Before you realize it, you'll either make another late payment or worse; completely forget to send out the payments for them. To get savings and step-up your credit rating, it will take a little effort on your part to coordinate and maintain a record of your credit card bills and payments.

Make it a point that you look at all your credit cards and create a list of them. Following collect all your credit card bills. Look at the financial statements and check the dates when the payments are due.

List every date beside your credit card list and utilize the bin technique in chapter 1. This way you'll know which credit card bills you are able to anticipate in a billing cycle and make a schedule subsequently.

Place your credit card bills into separate bins so you that you can't miss running across them. Place a stapler, paper clips and pens close to where you have placed the bins or file folders.
Make it a point that you keep a little basket or box where you are able to drop all your receipts every time you shop. Make sure that you regularly place all your receipts in that container.

At the finish of the week, make it a habit to go through all your purchase receipts and put them in separate files per credit card. Clip them together for simpler management and access.

When a credit card bill gets delivered, check over the financial statement. Compare the itemized list of buys that you’ve made against all the receipts that you have saved up and separated.

This will help you to maintain track of your purchases, the amount you paid versus what is reflected in your credit card bill and make complaints if you detect discrepancies, whether in your purchases or payments. See to it that you check every credit card bill as soon as it gets delivered and that the bill is constantly in the correct bin for timely payment.

Attach the receipts to every financial statement. Write the word “PAID” and a date on those bills that you have paid. You may have to do this a couple of times if you're able to only manage to pay off the minimum.

Switch the utilization of your credit cards based on their billing cycles. This way you don't get swamped with numerous statements in the middle and end of the month.
Make a little record, either in writing or do one using a spreadsheet. Label every column with the credit card name, the entire balance, the maturity date, the minimum payment, the sum you paid off, the present balance and when you paid them.

Place this with your bins or folders and on a regular basis cross off those that you've paid fully. You are able to then predict what is due and see those that you've paid in full.

Organizing your credit card bills will keep your regular payments on track, relieving you from worry and bringing you a little savings. Keep all your credit card bills for at least one year, for audit and fast reference to check buys and payments. You may discover that some credit cards have horrific surcharges and are worth getting rid of.

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