
Kem Cents by Kemberley Washington, CPA



AUGUST 22, 2013 - Each month we are bombarded with bills in our inbox, smartphone, or mail. Of course with anything, without having a sound system in place, we can easily be overwhelmed.

□ If your bills have gotten the best of you, here are three steps to help manage your monthly bills.

□ **Create a System**

□ Having a system for your bills is key. A great idea is to pay your bills according to your pay schedule. For example, if you are paid on the 1st and 15th, you may want to pay your bills on the same dates. Let's say for instance if a bill is due on the 7th, paying this bill on the 1st will not only reduce late fees, but also give you peace of mind knowing this bill has already been paid.

□ **Write it Down**

□ It doesn't matter where or how, but writing your bills and due dates somewhere visible can help you better manage your bills. Consider using a bill calendar or making one of your own. There are also apps that are available that can help you manage your bills.

□ **Reduce Them**

□ Of course bills could be overwhelming, but there is something you can do about it. After you have taking the time to write your bills, review each one to determine whether you can eliminate or reduce it. This will not only help you better manage your bills but in the long run, help save you money as well!