## **TABLE OF CONTENTS**

Myths About Paying Bills	1
Ways to Pay your Bills Cash	7
Money Orders	8
Cashier's Checks	8
Checks	9
Debit Cards	10
Credit Cards	10
Pay By Phone	11
Pay Over the Internet	11
Automatic Deduction	12
Budget Billing	13
On-Line Bill Paying	14
What's the Best Way to Pay Bills?	16
Get Yourself Organized	
In Three Steps	17
Create a Budget???	20
Budget for the Future	25
What to Do When There's Not Enough Money	
Don't Bury Your Head in the Sand	26
I'm Broke – What's the Point??	28
Make Friends With Your Bill Collector	30
When There's Just No Money	33
What's the Priority?	34
How Do I Make My Bills Go Away?	35
Debt ConsolidationWhat Happens to Old Debt?	36
What Happens to Old Debt?	37
Should I Make a Deal with a Collection Agency?	38
Should I File for Bankruptcy? Should I Use a Credit Counseling Service?	38
Should I Use a Credit Counseling Service?	39
The Smart Way to Pay Credit Card Debt	40