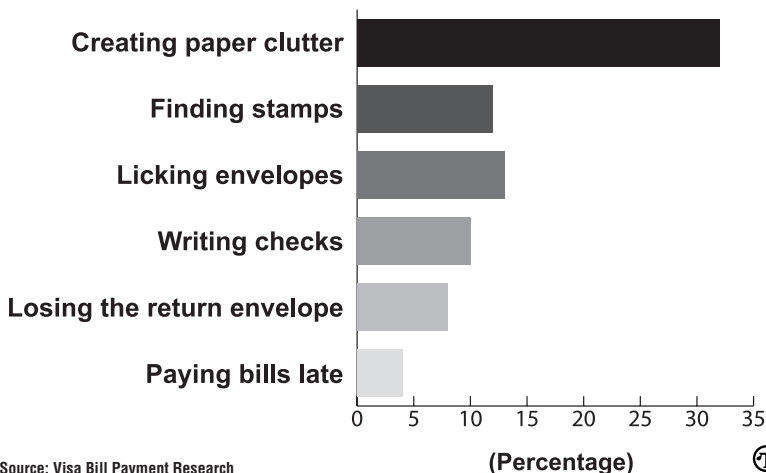


MANAGING YOUR MONEY

Clean Up Your Act: Tips To Tidy Up Finances

Top Bill Payment Pet Peeves



(NAPSA)—The old phone books and discarded junk are on the curb. The carpets have been steamed, the floors scrubbed and the refrigerator scoured. But have you cleared the cobwebs out of your finances? Whether you are spring-cleaning, winterizing, preparing for a new school year or making your New Year's resolutions, here are some ways to start fresh and give your bill-paying habits a deep clean.

Turn good intentions into better habits. You've washed all the windows, but your pile of bills still teeters precariously on your desk. According to Visa research, the No. 1 reason for a late bill payment is due to the fact that people have misplaced the bill (30 percent of respondents). You can eliminate the possibility of missing a bill payment by setting up automatic bill payments. Besides minimizing the stress and hassle involved with putting the check in the mail, automatic bill payment can help your credit score by guaranteeing that payments are made securely and on time.

Buy yourself some time. Paying bills with a credit or debit card can also save time in your daily routine. A recent Visa survey found that the part most dreaded by respondents about bill payment is licking envelopes (13 percent), buying or finding stamps (12 percent), and writing checks (10 per-

cent). Bill payment with a card guarantees that payments arrive on schedule without worrying about time-consuming hassles. Additionally, you'll have an itemized list of bills and their payment dates for your records to help plan for future spending.

Cut the clutter. For some, actually paying the bills is the least of their worries. Visa's survey found that nearly one-third (32 percent) of respondents rate the amount of clutter that paper bills create as their biggest pet peeve in regards to bill payment. Streamlining financial paperwork can permanently erase that annoyance. Shred old or cancelled checks, protecting yourself from fraud while you clear out the file cabinet. Consider signing up for e-bills or pay your bills electronically to avoid accumulating unnecessary paper clutter.

Reap the rewards. Believe it or not, you can earn added benefits and rewards by simply paying your bills with a credit or debit card. Paying bills with cards linked to a rewards program offers added convenience and security benefits you don't receive when paying with cash or checks. With the ability to pay household bills, such as insurance, phone, utility, cable and rent payments via a payment card, the potential for major rewards is much greater. Treat yourself for getting your finances on track—you deserve it!