



Managing Your Money

Smart Spending And Saving

(NAPSA)—According to financial experts, it's not how much money you make that counts, it's how much you keep. To help you hang on to more of your hard-earned dollars, there's now a new, free and convenient way to pay your bills from any mobile device—mobile phones, tablets, Macs and PCs—wherever you may be. So you don't have to worry about missing a payment—and having to pay a penalty; you can even schedule the payment days in advance.

Called Evolve Money, it puts you in control of paying your bills by letting you pay bills whenever, wherever and however you like. You can pay over 11,000 service providers, including utilities, insurance, wireless, cable, Internet and loans, with a debit card, Discover credit card and cash via load packs purchased at retail. These Evolve Pay Bucks are available at thousands of retailers nationwide. Payments post in two days or less at no charge. A Quick Start Guide walks you through the steps for paying your bills.

This payment method is smart because it reduces the risk of having your personal information stolen since the service makes the payment on your behalf. Your payment information is not shared with the payee, so there's no need to create accounts with your personal information at numerous online biller sites. Everything is under one account with one user name and password.

Once you've set up your payment system, there are three other ideas you may care to consider:



A new, free app can help you pay your bills easily, conveniently and on time.

1. Time can turn even small investments into large ones. That's because money you save in a savings account or mutual fund earns interest, and interest on that interest and so on. According to the Department of Labor, if you put \$1,000 a year into an IRA every year from age 20 through age 30 at 7 percent annual interest, your savings will equal \$168,514 when you're 65.

2. Check your credit report and score. You need to do both. The Federal Trade Commission says credit-reporting companies sell the information in your report to creditors, insurers, employers and other businesses that use it to evaluate your applications for credit, insurance, employment or renting a home.

3. Avoid fees for overdue bills. Try to pay more than the minimum on your credit card bills. If you can, overpay your mortgage to get the equity up faster.

Learn More

For further facts, stats and tips, go to www.evolve.money.com.