

# How I use My Bill Paying Book

After 12 years of using My Bill Paying Book, I have discovered some clever and handy ways of using the system.

I keep all my Payment Envelopes sorted by due date. That way I can see which bills are due next. When a new bill is added, I always put the new Payment Envelope in the correct date order.

When I fill in the date I paid the bill with the amount and check number, I always write in next month's payment due date. It just makes it easier for me to see what has not been paid yet.

The binder has pockets on the front and back covers. I keep extra blank Payment Envelopes in one pocket, so when a Payment Grid fills up, I can pull out another envelope, fill in the Creditor name and account number and replace the old Envelope quickly. When I remove a full Envelope, I keep it in the other binder pocket for quick reference. When you can quickly check back to last year's payment amounts, you can spot billing errors easier.

Some bills do not come with envelopes, so I keep a few in the zipper pocket with my return address labels already on them. I also keep a pen (or two) in the pocket since they seem to constantly disappear off my desk. For awhile, I also made up several envelopes with the address and my return address already on them and kept them in the appropriate Payment Envelope. I don't know why I quit doing it that way, I just like keeping blank envelopes in the zipper pocket for some reason.

If you order (or make your own) preprinted return address labels, you can keep them in the zipper pocket, or like me, in the front binder cover pocket.

I pay most of my bills online now, so instead of a Check Number, I write in the Verification number most of the payment sites generate after my payment is accepted.

Bills like Electricity and Water usually don't have a different Total Payoff from Amount Due (unless you are behind!). I usually use the Total Payoff column on these bills for the meter usage on that bill. Doing it that way helps spot drastic changes in the amount of Electricity and Water that has been used.

What do you do with one-time bills? I usually just open up the front cover, stuff them in, then slam the cover shut. I know, it defeats the "organized" principle, but at least I always know WHERE it is. I write the due date VERY LARGE on the envelope, and since I see it every time I open the book, I am reminded that I need to pay it.

We live in NC where they charge Personal Property Tax on our vehicles. So I set up one Payment Envelope as Tags/Taxes. When the tax bill, or registration renewal come in, I record it under the Total Payoff column as "Tags/Van" or "Taxes/Truck" or whatever. Then fill in the amount, due date and so on. Since we only pay these once a year, with two vehicles, one Payment Envelope should last 3 years.