

# worksheet: how to get your bills under control

**BECOME MASTER OF ALL THAT YOU PAY FOR**—and when you pay for it. *Real Simple*'s reporters called various credit-card companies and service providers and learned that about half the time, billing due dates can be changed for your convenience, which means you can spread out your check writing or do it in one fell swoop. For instance, American Express Green Card billing cycles are based on your application date, but you can change your due date to any day of the month you like. Use this chart as a handy guide to your bills, and update the monthly due dates as you arrange your new schedule.

|                       | Customer-Service Number | Current Monthly Due Date | New Monthly Due Date |
|-----------------------|-------------------------|--------------------------|----------------------|
| Bank credit cards     | ( ) —                   |                          |                      |
|                       | ( ) —                   |                          |                      |
|                       | ( ) —                   |                          |                      |
|                       | ( ) —                   |                          |                      |
|                       | ( ) —                   |                          |                      |
|                       | ( ) —                   |                          |                      |
| Store credit cards    | ( ) —                   |                          |                      |
|                       | ( ) —                   |                          |                      |
|                       | ( ) —                   |                          |                      |
|                       | ( ) —                   |                          |                      |
| Home telephone        | ( ) —                   |                          |                      |
| Cellular phone        | ( ) —                   |                          |                      |
| Internet service      | ( ) —                   |                          |                      |
| Cable TV              | ( ) —                   |                          |                      |
| Electricity           | ( ) —                   |                          |                      |
| Gas/oil               | ( ) —                   |                          |                      |
| Water                 | ( ) —                   |                          |                      |
| Loan payment          | ( ) —                   |                          |                      |
| Mortgage payment      | ( ) —                   |                          |                      |
| Car payment           | ( ) —                   |                          |                      |
| Car insurance         | ( ) —                   |                          |                      |
| Health insurance      | ( ) —                   |                          |                      |
| Life insurance        | ( ) —                   |                          |                      |
| Homeowner's insurance | ( ) —                   |                          |                      |
| Other                 | ( ) —                   |                          |                      |
|                       | ( ) —                   |                          |                      |
|                       | ( ) —                   |                          |                      |
|                       | ( ) —                   |                          |                      |
|                       | ( ) —                   |                          |                      |
|                       | ( ) —                   |                          |                      |
|                       | ( ) —                   |                          |                      |

## Stop the Junk Mail

Just say no—it works. Take these easy steps and you'll see less of it.

- The Credit Reporting Industry Pre-Screening Opt-Out hotline (888-567-8688) removes your contact information from the lists for preapproved-credit-card solicitations of four major credit bureaus. (The hotline is recommended on the Federal Trade Commission's website and has been cited by *Consumer Reports*.)

- Sign up with the Direct Marketing Association's Mail Preference Service and in about three months you'll see a decrease in direct-mail marketing. Register by mail (Mail Preference Service, Direct Marketing Association, P.O. Box 643, Carmel, NY 15012) or online ([www.dmaconsumers.org](http://www.dmaconsumers.org)).

- Whenever possible, withhold your contact information if it's asked for, and always request that your information not be sold to other companies. Contact your bank and credit-card companies and make sure that your name is removed from any shared mailing lists.