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Bills, Bills, Bills...

Do they ever stop coming? Every time I open my mailbox (at the end of the driveway or on the computer) it seems like someone else wants my hard earned money. I try putting money aside for expenses that I know are coming up, but consistently have to "borrow" from it to pay some other bill that arrives unexpectedly. And just when I feel like I am finally getting on top of it all my fridge dies (it only lasted 23 years) and there is another "bill" to add to the list.



Modern business generally operates on the basis that getting any money out of customers is better than getting none, and as a result are increasingly likely to be prepared to work with us to help overcome financial hurdles and payoff outstanding debts.

My basic rule of thumb is: if in doubt, ASK. Many (but not all) businesses will be open to the idea of a payment plan – and if they do we should be grateful as it is a privilege granted to us rather than a right.

WHEN I HAVE TO START PAYING MY OWN BILLS



Ultimately, we all know the answer is to simply spend less than we earn – but in the meantime is there an easy way to help master the level of debt we face?



A few of the key players who will readily work with us to assist in paying our bills are:

- Energy: contact your individual supplier to discuss the options available. If you feel as though you have not been heard, contact QCROSS (www.qcross.org.au or ph 1800 651 255) for further assistance.
- Car registration: visit www.tmr.qld.gov.au/directdebit for one idea about paying your insurance in smaller "chunks".
- Telco: telephone and internet bills can add up quickly. Most companies will work with you to find a way to meet your obligations...



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