

# 5

## Money Managing Tips

- 1 Use 2 accounts one for automatic bill paying the other for you.
- 2 Think of credit as any other tool, to build, repair and maintain.
- 3 On payday, pay your bills and then put your other funds where they need to go by using gift cards.
- 4 Design your own plan making sure that your needs are met.
- 5 Call us if you need help...



- Behind in your bills?
- Getting harassing credit phone calls?
- Have questions on bankruptcy or options?
- Need to establish a credit rating?
- Feeling lack of control over your finances?

**It's free, confidential and about you.**

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**United Way**  
of Bruce Grey

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# Bill Paying Priorities

**1st**

Housing – Pay your rent or mortgage – you need a place to live.

**2nd**

Utilities – Keep them paid up to prevent disconnection.

**3rd**

Insurances – It's the law.

**4th**

Food & Medication – Staying healthy is cheaper than getting sick.

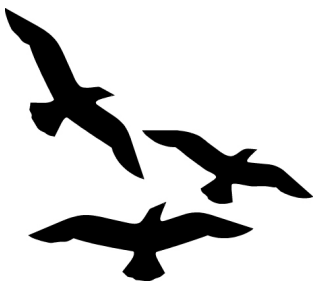
**5th**

Secured Debt Payments – Prevent repossession.

**6th**

Credit cards & lines of credit - Having a strong credit rating is very important.

**Change  
Starts Here**



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**Call Us!**