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**Budget Leftovers**

**By Terry J. Rigg Sr.**

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It is extremely difficult to setup a budget, especially when you are behind on some of your bills. Even if you can make your regular bills and expenses fit neatly into your budget, what can you do if you don't have the money to catch up?

I have listed several methods and circumstances below that may help manage setting up your budget and begin to pay those overdue bills. Since there are as many different budgets as there are people that try to set them up, this list may not be all inclusive. It may, however, give you some ideas that will fit your individual problem.

Unless you don't have any income at all, there are a couple of things that should never be late. Your rent or house payment and utilities should be paid first, even at the expense of other bills. This is simply a matter of survival.

The first thing you need to do when setting up a budget is to determine how much actual take home income you have. Then determine the amount of your normal bills and expenses. The Complete Budget and Bill Organizer <http://www.homemoneyhelp.com/BBOonline.html> explains this in greater detail and provides forms to put it on paper.

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The below methods assume that you have enough money to cover your normal bills and expenses but have some bills that have an amount that is overdue:

When you are setting up your budget and have overdue bills you need to cut your expenses to the bare bones. This doesn't mean going without food. However, there are many ways to cut back on expenses. You can find hundreds of them by visiting my Budget Stretcher Partner sites listed at <http://www.homemoneyhelp.com>.

You should always make the initial contact to the company any time you aren't able to pay a bill on

time. Once you have your budget setup, see if there is any money left over to start paying the amount that is behind. If you do have some money left over, when you contact the company, find out if they will accept paying a little extra each month, without penalty, until the overdue amount is paid in full.

Contact a your local Consumer Credit Counseling Service. You can find them in your phone book. They can assist you by contacting your creditors and establishing a payment schedule that will fit your budget.

If your overdue bills are credit cards, consider transferring your balances to either a credit card you already have or can obtain. This will do a couple of things. It will normally lower your monthly payment and it will eliminate your overdue status. Be extremely careful doing this. The credit card companies you paid off will be using every means they have to get you to use their credit cards again. Cut them up and notify the company to close the account.

Look for ways to get extra money just for the purpose of paying your overdue bills. This can be either a temporary part time job or selling something that you can do without.

If you own your home and have equity in your property, you may want to consider a bill consolidation loan. While this seems like an easy out, many people start obtaining more debt after they receive the loan since

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they have some disposable income. There are pros and cons to bill consolidation loans and you would be wise to investigate it thoroughly.

If you have exhausted all of the above options, you may have to consider one of the below options. You must remember that filing bankruptcy can stay on your credit history for up to 10 years and can have a devastating effect on your future financial plans.

In extreme circumstances, and always as a last resort, consider filing Chapter 13 bankruptcy protection. This allows an individual to setup a repayment plan of between 3 to 5 years to pay off all or part of their debts. You must have sufficient income to permit a portion of it to be used toward your repayment schedule.

Another option is Chapter 7 bankruptcy which is the most

commonly filed chapter since it can completely eliminate all of your debt except the ones you choose to continue paying. There are exceptions to debts that can be discharged and to what property is exempt from being taken by your creditors. You should discuss any bankruptcy actions with a competent bankruptcy attorney. Only individual's may file for chapter 7 or chapter 13 bankruptcy.

Just because you are behind on your bills doesn't mean that your bill collectors can do what ever they want to collect their debt. You have rights under the Fair Debt Collection Practices Act. It would be a good idea to visit The Federal Trade Commission's web site <http://www.ftc.gov/bcp/online/pubs/credit/fdc.htm> to find out what your legal rights are.

Terry Rigg is the author of Living Within Your Means – The Easy Way <http://www.homemoneyhelp.com/ebookadpage.html> and editor of The FREE Budget Stretcher Newsletter and Budget Stretcher web site <http://www.homemoneyhelp.com>. He has 25 years of experience counseling individuals and families concerning their personal finances. Use this email link to get a list of all of Terry's articles by autoresponder at: <mailto:articlelist@budgetstretcherpremium.com>

**Use Up Those Leftovers!**

**By Cyndi Roberts**

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Managing leftovers is a challenge we all face! Throwing food away is just like throwing money away. With a little time, organization and using a little ingenuity, leftovers can be dealt with efficiently.

Be sure to refrigerate leftovers promptly and use them within one or two days or freeze. If you have any doubt about whether a food is still safe to eat, throw it out!

Keep your leftovers in a section of your fridge that you designate only for leftovers. Then it's easy to see what you have.

Leftover meat like roast beef, turkey or chicken can easily be used in sandwiches for tomorrow's lunch. Or it can be chopped, frozen and used in a casserole later in the week.

Leftover ham makes great ham salad or you can use it to make ham and bean soup.

Leftover onions, green peppers can be chopped and sealed in zipper-top bags and kept in the freezer. It's economical and time-saving, too. Next time you need chopped onions, just pull a bag out of the freezer!

Leftover bread can be used to make bread pudding. If your family doesn't eat the heels of a loaf of bread, keep a bag in the freezer and add the heels until you have enough.

**Favorite Bread Pudding** 3 cups soft bread crumbs 2 cups milk, scalded with 1/4 cup butter 1/2 cup sugar 2 eggs, slightly beaten 1 teaspoon cinnamon or nutmeg

Place bread crumbs in a 1 1/2 quart baking dish. Stir remaining ingredients together and pour over bread crumbs, mixing well.

Place baking dish in pan of hot water (water should be about 1" deep) and bake in preheated 350 degree oven for 40 – 45 minutes. Test for doneness by inserting a knife 1 inch from edge – it should come out clean.

Delicious warm!

Bread can also be used to make croutons. Just cut the bread into cubes. Toss with melted butter, seasoned salt, parmesan cheese, and whatever other seasonings you like. Bake in a 300 degree oven till the cubes are golden brown.

Use these croutons to top salads or casseroles or even as a snack.

If you have leftover mashed potatoes, besides the obvious potato cakes, try this: Fry an egg and serve over a warm mound of mashed potatoes. Makes a different kind of supper.

Make a meal from leftovers seem special by adding homemade rolls or biscuits. Or serve along with a family favorite side dish or salad.

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"They take great pride in making their dinner cost much;  
I take my pride in making my dinner cost so little."  
---Henry David Thoreau (1817-1862)

Cyndi Roberts is the editor of the "1 Frugal Friend 2 Another" bi-weekly newsletter and founder of the website of the same name. Visit

to find creative tips, articles, and a free

e-cooking book. Subscribe to the newsletter and receive the free e-course "Taming the Monster Grocery Bill".

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