

This Free E-Book is brought to you by [Natural-Aging.com](http://Natural-Aging.com).

**100% Effective Natural Hormone Treatment**  
**Menopause, Andropause And Other Hormone Imbalances**  
**Impair Healthy Healing In People Over The Age Of 30!**

**What To Pay When You Can't Pay Everything**

**By Terry J. Rigg**

**What To Pay When You Can't Pay Everything by Terry J. Rigg**

What To Pay When You Can't Pay Everything  
By Terry Rigg

With ever increasing consumer debt more of us are finding ourselves robbing Peter to pay Paul each month.

We go through our bills and find that the money just won't stretch far enough to cover all of the bills and expenses. It's hard to decide who you should pay when you have one bill that is stamped with "Final Notice" and you are behind on several of your other bills.

If you don't pay the credit cards you know that you are going to start getting those harassing phone calls. If you don't pay the house payment you are looking at foreclosure. If you don't pay the utilities they will shut them off. How do you decide?

When you get to this point it's time to get down to basic survival and work from there.

I have actually talked to people that stated their credit cards were up to date but their mortgage was two months behind. This is one of the biggest mistakes we can make when we don't have the money to pay everything.

Another mistake I see on a regular basis is that some people pay their bills at the expense of their food budget.

## What To Pay When You Can't Pay Everything

If you have the money to pay some of your bills you have to start with groceries first and necessary health items. You can try to save as much as possible on your food but that money has to be set aside before anything else.

The next bill you must pay is your mortgage or rent. While credit cards companies will drag out their collection process, mortgage companies and landlords will start the process of foreclosure or eviction within just a couple of months.

Your next priority is your utilities. In many cases utility

companies will turn off your utilities if the bill isn't paid within a few days of receiving the bill.

Once you are sure you have enough to eat and a roof over your head you can start thinking about your other bills. The secured loans, like your car payment, should come before your unsecured loans, like your credit cards.

The reason for this is simple. Creditors that have secured property will sue or repossess much quicker than the credit card companies.

If you find yourself in this situation it is a sign that you need to do something drastic and fast. By not paying all of your bills each month they are going to add up quickly and you are going to accumulate a lot of late fees.

The best place to start is to find out exactly where you stand and what is causing the problem. This is as simple as listing your income on one side of a piece of paper and your bills on the other. Total each and subtract your bills from your income.

Your next step is to develop a budget. You can find a free and simple budget by visiting The Complete Budget and Bill Organizer at <http://www.homemoneyhelp.com/BBOonline.html>

Whether you use my budget system or another it is very important that you start one as soon as possible. For those of you that believe a budget is too restrictive, just the opposite is true. The only way you can get what you want and know you can afford it is to have a budget in place.

## What To Pay When You Can't Pay Everything

It is important that you pay all of your bills on time each month. When you don't have the money to pay everything it is vital to your survival that you pay the most important bills first.

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.

### **Just One Click Away!**

**By Benjamin Hartsuff**

A thriving way to help optimize your online image is to consider using the pay-per-click advertising. What pay-per-click means is that you purchase sponsored links on the pages of search engine results. Search engines are used every minute of the day, which means advertising your website with pay-per-click will greatly increase the advertising of your website.

By advertising your website with pay-per-click, you are helping to advertise your business in what is usually an inexpensive way that is growing larger and reaching more people everyday. You can also tailor your pay-per-click advertising to fit your business or company budget needs. This is a plus for those of you who are starting out on a budget and want to stay away from paying a lot for advertising that may or may not be seen. By advertising your website with pay-per-click, your ad is surely going to be seen. More advantages to advertising your website with pay-per-click include the speed of advertising, the increase in traffic to your website, and the ability to research and compare data to see what works best for your website.

There are times, however, when advertising your website with pay-per-click can prove to be costly. For example, it will cost you more to use competitive keywords than it will to use that are not as competitive. Finely tune your keyword strategies. You can find information on the Internet on this or you might want to consider consulting a professional. Also remember not to bite off more than you can chew. Start with one pay-per-click provider first, using ads you have tested, and then extend your campaign accordingly.

Advertising your website with pay-per-click can be a very quick, inexpensive way to get your website and business rolling. Drawbacks can always pop up, but if you educate and prepare yourself, you will be able to make the most out of advertising your website with pay-per-click.

By Benjamin Hartsuff  
for more details on work at home



This Free E-Book has been brought to you by [Natural-Aging.com](http://Natural-Aging.com).

**100% Effective Natural Hormone Treatment**  
**Menopause, Andropause And Other Hormone Imbalances**  
**Impair Healthy Healing In People Over The Age Of 30!**