

# CFPB Financial Education Exchange

## Paying Bills

December 13, 2018 | 2:00-3:00 p.m. ET

Irene Skricki, Office of Financial Education



# DISCLAIMER

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This document was used in support of a live discussion. As such, it does not necessarily express the entirety of that discussion nor the relative emphasis of topics therein.

# About the Bureau

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- The Bureau of Consumer Financial Protection regulates the offering and provision of consumer financial products and services under the Federal consumer financial laws, and educates and empowers consumers to make better informed financial decisions.

# CFPB Financial Education Exchange (CFPB FinEx)

**CFPB FinEx:** an online and in-person opportunity to access Bureau tools and resources, and connect with the Bureau and your peers engaged in financial education.

Our goal is to help you improve the financial well-being of the people you serve.

## FinEx regional convenings:

- Dallas, TX
- Fort Worth, TX
- Maryland
- Denver, CO
- Kansas City, MO
- Atlanta, GA
- Sacramento, CA
- Madison, WI
- St. Louis, MO
- Tacoma, WA
- Nashville, TN
- Boston, MA

Monthly e-newsletters

Annual surveys



Number of financial educators signed up for CFPB FinEx: **3526**

## Monthly webinars include:

- Fraud prevention for older adults
- Disaster recovery and preparedness
- Resources for servicemembers
- Accessing credit scores
- Managing spending
- Debt collection resources
- Credit card spending
- Libraries as a Financial Education Resources
- Financial Coaching
- Financial Education Programs Serving Immigrant Populations
- Federal Financial Education Resources
- Take Control of Your Auto Loan
- Financial Rules to Live By
- Resources for Parents
- Tips for Strengthening Financial Education Curriculum
- Resources for Parents and Caregivers
- Resources for Financial Caregivers
- Measuring Financial Well-Being
- Owning a Home
- Tax Time Savings
- Your Money, Your Goals Toolkit

**To sign up, email  
CFPB\_FinEx@cfpb.gov**

# Resources for financial educators webpage

## Financial education for adults

We help you help the people you serve. For adult financial educators, the tools here show our latest thinking on consumer financial behavior and effective financial education practices.

### Featured event

#### Free webinar about disaster preparedness

Thursday, September 28, 2017, from 2-3 p.m. ET

[View details and enroll](#)



## Tools and resources to use with the people you serve



We've gathered our tools, worksheets, and handouts by topic. You can use these resources with the people you serve. You can also [download the inventory](#) of

## About us

The CFPB is an independent federal agency built to protect consumers. We write and enforce rules that keep banks and other financial companies operating fairly. We also educate and empower consumers, helping them make more informed choices to achieve their financial goals.

### CONNECT WITH US

Join the CFPB Financial Education Exchange (CFPB FinEx) to get the latest news, invitations to webinars, and to learn from your peers.

#### Email address

The information you provide will permit the Consumer Financial Protection Bureau to process your request or inquiry.

[View Privacy Act statement](#)

[Sign up](#)

### CONNECT WITH OTHERS

Find it at [consumerfinance.gov/adult-financial-education](https://consumerfinance.gov/adult-financial-education)

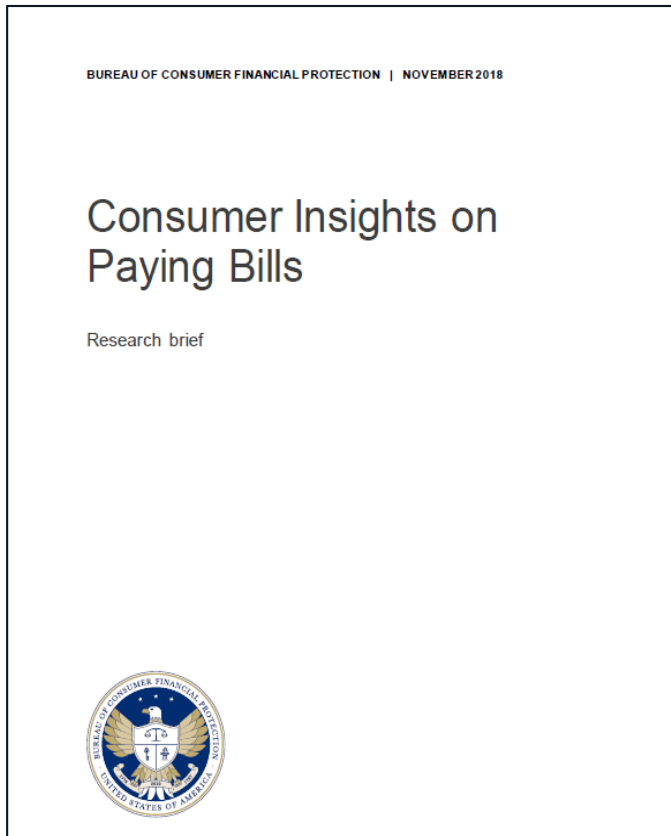
*Today's topic:*

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# Paying Bills

# About the study

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- **Goal:** identify financial decision-making challenges faced by consumers, and design and test strategies to help people address those challenges.
- A contractor\* and private-sector firm\*\* worked with the Bureau to develop and test prototypes on managing spending

\*The study was conducted by Behavioral Labs, Inc. (also known as ideas42) under contract with the Bureau after selection through a competitive solicitation (contract number TPD-CFP-12-C-0020).

\*\*The private-sector firm is a bill payment processor that serves telecom, wireless, cable, and utility network operators in North America. This company had a Memorandum of Understanding (MOU) with the contractor to share their findings from the prototype research. Working with this company does not constitute an endorsement of this company or its products on the part of the Bureau.

# Study methodology

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- Literature review of consumer challenges related to cash flow and paying bills
- Survey of consumers of private sector bill payment company
  - 446 survey respondents
  - Nearly half of the respondents had income below \$25,000
  - 30% had income between \$25,000 and \$49,999
- Testing of bill due date scheduling tool
  - 229 consumers participated in online user testing of bill due date alignment tool
- Caveats
  - Not an impact evaluation – but suggestive of consumer preferences and demand
  - Testing results are not intended to give us statistically significant data that can be generalized to all consumers



# Managing cash flow and bills is challenging

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## **Findings from the Bureau's *Financial Well-Being in America* report (2018):**

- 43% of people reported that covering expenses and bills in a typical month is somewhat or very difficult.
- 34% of all consumers surveyed reported experiencing material hardships in the past year, such as running out of food, not being able to afford a place to live, or lacking the money to seek medical treatment.

## Managing cash flow and bills is challenging (cont.)

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- **Factors that contribute to difficulties managing cash flows and bills include:**
  - Lack of financial slack
  - Unpredictable income and expenses
  - Prioritizing bills involves complex decisions
  - Multiple communication channels to track
  - Challenges with automatic payment
  - Doing it alone
  - Not using a budget

# Key survey findings

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- Only 21% of respondents reported that they always pay their bills on time
- 39% reported mostly paying bills on time
- 40% reported that they sometimes, rarely or never pay bills on time
- Younger respondents and those with income below \$75,000 a year were substantially less likely to report paying all their bills on time
- Half the respondents reported having to juggle bills always or most of the time

# Key survey findings (cont.)

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- **The alignment of income and billing dates is important.**
  - 50% of participants indicated that “Due before I got paid” was an important reason for falling behind on bills.
  - 40% responded that “the way I get paid does not line up with paying bills.”

# Potential solutions for consumers

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- **Prototype tool for facilitating bill due date changes**
  - Set up a way that a consumer could view their billing information in one place with a simple monthly visual planning aid showing pay days and bill due dates
  - Consumers could then line up payment dates and income inflows to see which regular bills are likely to be mistimed and cause potential shortfalls
  - Could help consumers reach out to creditors to negotiate timing of billing and payments
- **80% of consumers who tried out the prototype indicated an interest in following through on changing the due date for their bills**

# How consumers participating in the user testing used the bill due date alignment tool:

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- **Knowledge**

- Most consumers reported that they had never tried to change billing dates because they simply did not know they could.

- **Bills**

- Most were able to identify at least one bill with a due date they wanted to change. Most common selections were utility bills and phone bills.

- **Preferred due date**

- The tool suggested either the first or seventeenth day of the month, since those dates are most likely to immediately follow a bimonthly payday.

- **Change request method**

- The tool gave consumers choices for notifying the biller of the due date change request. More than half of consumers wanted a third party to contact the biller to request the change.

- **Prior experience with changing bill due dates**

- Of those who previously requested to change a bill due date on their own, only 36% succeeded. Many who had tried expressed frustration at billers' policies, customer service, and communications.

# Implications for financial education

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- **Consumers**

- Consumers can think about their monthly income inflows and outflows to assess whether changing bill due dates would be appropriate for their situation.

- **Financial education professionals**

- Financial educators can use these findings to help consumers with challenges related to managing cash flow and paying bills.

- **Billers and other private sector entities**

- By making it easier for consumers to set bill due dates, billers who are able to be flexible could meet consumer demand for this service while potentially improving timely payment of customer bills.

Paying Bills

Bureau Tools & Resources



# Request a change in your bill due date worksheet

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## Request a change in your bill due date

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You may be able to avoid late fees and other consequences of paying bills late if you map out your monthly bills and set up a bill payment calendar.

This step-by-step worksheet helps you decide whether you would benefit from changing a bill payment due date.

### At a glance

- 📌 **Step 1:** Organize your bill schedule
- 📌 **Step 2:** Determine your monthly inflows and outflows
- 📌 **Step 3:** Consider requesting a change in bill due date

Find it at [consumerfinance.gov/adult-financial-education](https://consumerfinance.gov/adult-financial-education)

# Request a change in your bill due date worksheet

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## **Before you start:** Identify challenges with paying your bills

Check any of the common challenges with bill payments that apply to you.

- I don't regularly track my monthly income and bills.
- I struggle to pay my bills and expenses because my paychecks are often different amounts or at different times from month to month.
- Sometimes my bills come at times when I don't have the money to pay them.
- I don't always manage to pay all my bills on time.

If you've checked one or more of these boxes, try out some of the tips in Step 1.

# Request a change in your bill due date worksheet

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## Step 1: Organizing your bill schedule

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You can take the following steps to make handling your monthly bills easier.

1. Use the chart “Organize your bill schedule” (included in this guide) to create a list of your bills, the bill due dates, and your preferred day of payment.
  - Gather all of the bills you pay in one month and fill them in under the “Bill” column. We’ve filled the first few lines for you. Include all regular, recurring payments.
  - Write the company or person you owe the money to.
  - Write the due dates for these bills.
  - Write the date you normally pay this bill.
  - Check the box if you ever pay this bill late.
  - Check the method you use to pay this bill. You might use more than one – for example, an automatic charge to your credit card.
  - Fill in the amount of the late fee, especially for bills you have ever paid late.
  - Keep this list where you can reference it easily and update it regularly.

# Request a change in your bill due date worksheet

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- 2. If you use a smartphone, text messaging, or e-mail, consider signing up for bill reminder services and apps.** These services can send you reminders when it's time to pay your bills. Connect with your local bank or utility company for details on their mobile app and how to set it up, which will also allow you to have more access to your account information.
- 3. You can use other resources such as online calendars and planners or look into standalone apps for your phone to set up reminders.**

Or you may find it helpful to write these bills down on a paper calendar or planner for several months in advance and refer to it weekly. Use the Bureau's interactive bill calendar and customize for each month: [files.consumerfinance.gov/f/documents/cfpb\\_well-being\\_bill-calendar.pdf](https://files.consumerfinance.gov/f/documents/cfpb_well-being_bill-calendar.pdf)

With these resources, you can maintain a better sense of your monthly bill schedule and even set up reminders for bill payment.

# Request a change in your bill due date worksheet

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## Organize your bill schedule

Bill	Due date	When do you pay it?	Ever pay late?	How do you pay it?					Late fee
				Check	Card	Money order	Online	Automatic	
Rent/Mortgage									\$
Electricity _____ NAME/CONTACT NUMBER									\$
Water _____ NAME/CONTACT NUMBER									\$
Gas _____ NAME/CONTACT NUMBER									\$
Cell phone _____ NAME/CONTACT NUMBER									\$
Credit card _____ NAME/CONTACT NUMBER									\$
Car payment									\$

# Request a change in your bill due date worksheet

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## Step 2: Determine your monthly inflows and outflows

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Use this tool to map out your income and bills to help you visualize your month-to-month flow of money.

1. **Take your bills from the chart “Organize your bill schedule” and write them in the week of the month when they are due.** Use the chart “Determine your monthly inflows and outflows”, a paper calendar, or the Bureau’s interactive bill calendar and customize for each month: [files.consumerfinance.gov/f/documents/cfpb\\_well-being\\_bill-calendar.pdf](https://files.consumerfinance.gov/f/documents/cfpb_well-being_bill-calendar.pdf)
2. **Write down amounts you expect to receive in the week of the month when you get income (paychecks, government benefits, child support, etc.).** For items with variable amounts, estimate an amount that you feel confident you can expect to receive.
3. **Now, take a look at how your bills and income line up.** Could moving a bill due date make it easier for you to pay that bill? If so, fill in the last column to suggest a new due date for a bill, to line up better with your income.

**Tip:** Don’t forget to plan for income that may not come every month, like tax refunds or pay from seasonal jobs. Try setting this money aside for months when your bills are higher.

# Request a change in your bill due date worksheet

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## Determine your monthly inflows and outflows

1. Take your bills from the "Organize your bills schedule" worksheet and write them down, sorted by the week they are due.
2. Write down income you expect to receive, sorted by the week you receive it (paychecks, government benefits, child support, etc.).
3. If a bill falls a week or more ahead of the income to cover it, consider asking for a change in the bill due date.

Day of the month	Bills due this week		Income arriving this week		Possible new bill due dates	
	Name	Amount	Name	Amount	Name	Date
1 <sup>st</sup> - 7 <sup>th</sup>						
8 <sup>th</sup> - 14 <sup>th</sup>						
15 <sup>th</sup> - 21 <sup>st</sup>						
22 <sup>nd</sup> - 31 <sup>st</sup>						

# Request a change in your bill due date worksheet

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## Step 3: Consider requesting a change in bill due date

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If you think you could benefit from changing your bill payment due dates, here are steps to take:

1. Call or explore a company's website to look into existing information regarding payment due dates. Some companies have requirements that must be met before you can change a date. Not every company will allow you to change your bill due date.
2. Identify a due date other than the current due date that you feel would better match your income. For example, if you are paid on a bimonthly payday, consider having bill pay dates fall after the first or seventeenth day of the month.
3. Reach out to the company to request a change in bill due date. You can call the customer service line, request a change via email or online (if available), or send a letter. Have your account number handy. You can use this language to request the bill due date change:

*"I am requesting a change in my bill payment due date for my [company] bill. I would prefer to have my bill payment due date be on the \_\_th of each month. Thank you for your assistance."*

4. When you request a new due date, be sure you know how and when the change will go into effect. Ask, "When will my next bill payment be due? How much will I owe for this upcoming payment? Will there be any charges or costs to me for paying on this new date?" Remember that if you request a new due date that is later in the month than your current due date, your first bill after the change may be higher.

Keep in mind, setting your own bill dates is not a right. Certain companies may do so as a courtesy if they are able, but other companies may not offer this option. If a bill's due date can't be moved, consider whether you can set aside money from one part of the month to pay bills that are due in another part, or pay some bills early, when you have the money.



# *Behind on bills?*

- Colorful and engaging
  - Small and portable
  - Tools focused on tracking income and expense, budgeting, and cash flow
  - Order up to 50 copies for free at:  
<https://pueblo.gpo.gov/BureauPubs/BureauPubs.php?PubID=1326>
- 3

Behind on bills?  
Start with one step.



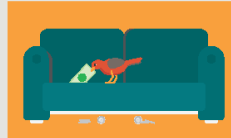




Your Money,  
Your Goals

# Just the tools

## Eight tools if you are behind on bills


- **Blue-Green** – can be used to help people build a clear picture of their income and spending
- **Yellow** – can be used to think about goals and identify ways to increase income and other resources and cut expenses
- **Red** – can be used for immediate challenges and needs

 <p>Where does all my money come from?</p> <p><b>INCOME TRACKER</b></p>	 <p>Where does my money go?</p> <p><b>SPENDING TRACKER</b></p>	 <p>What are all my bills and when are they due?</p> <p><b>BILL CALENDAR</b></p>
 <p>What is one thing I want to change?</p> <p><b>GOAL SETTING</b></p>	<h1>8</h1> <p>Tools if you're behind on bills.</p>	 <p>How can I get extra money out of my situation?</p> <p><b>SHORT-TERM STRATEGIES</b></p>
 <p>How do I make tough choices in tight months?</p> <p><b>PRIORITIZING BILLS</b></p>	 <p>How do I respond to a debt collector?</p> <p><b>DEALING WITH DEBT COLLECTORS</b></p>	 <p>Who else can I turn to for help?</p> <p><b>RESOURCE CARDS</b></p>

# My New Money Goal worksheet

FINANCIAL PLANNING WORKSHEET

## MY NEW MONEY GOAL



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Sometimes we set new goals, have changes in income, or switch priorities in our lives. Making a plan is the easiest way to navigate these changes.

You wouldn't start a road trip without mapping it out first, and the same is true with your finances. This guide will help you gain a clear view of where your money goes now so you can more easily decide where you want it to go in the future.

These are  's goals as of

YOUR NAME MM / DD / YYYY

**1 What is my new money goal?**

I want \$  by

GOAL AMOUNT MM / DD / YYYY

*Keep this in a visible place, like on your refrigerator or near your desk to remind you of your new money goal!*

because I want to save for

WHAT ARE YOU SAVING FOR?

**2 What am I saving now?**

List your savings goals in the spaces below. Include some money for retirement and rainy days. Try to give each goal a dollar amount and set a target for when you'd like to reach each goal. Then write down the monthly amount you'll need to reach your goals. After completing the income, savings, and expenses sections on the pages that follow, write down how much you plan to commit this month.

Priority	Goal	Total needed	Months to goal	Monthly amount	This month's commitment
	Emergency savings				
	Retirement				
	My new goal				
	Other:				
	Other:				
	Other:				

# Consumer worksheet on managing spending

## Consumer tips for managing spending

Managing spending and keeping up with your budget can be difficult tasks, but there are ways to make it easier to manage your spending and reach your financial goals—and improve your financial well-being.

This worksheet helps you recognize common spending challenges and come up with ways you can take action to manage your spending.

### Improving your financial well-being means you:

- Have more control over day-to-day, month-to-month finances
- Have a greater cushion to absorb a financial shock
- Are getting on track to meet your financial goals
- Have more financial freedom to make the choices that allow you to enjoy life

### Step 1: Identify spending challenges

Which of these common spending challenges apply to you?

Check those that apply to you.

- I don't track or budget my income and spending because it's a hassle.
- I have tried to use a budget, but tracking my income and spending is too complicated and/or takes too much time.
- I struggle to pay my bills and expenses because I have inadequate or irregular income.
- When I overspend I often think I can spend less later to make up for it, but I find it's hard to do.
- I don't think about the money I spend when using my debit or credit card to make purchases.
- I like to treat myself and others occasionally even if I can't afford it.
- My financial situation is discouraging, so I avoid thinking about it.

If you've checked one or more of these boxes, try out some of the tips on the next page to better manage your spending.

### Step 2: Address spending challenges

#### 1. Start by getting a handle on where all your money goes

- Track your spending for a week or a month to see how much you're spending in different categories.

#### 2. Create a budget

- Create a household budget. (For an easy-to-use budget worksheet, go to My New Money Goal at [consumerfinance.gov/MyNewMoneyGoal](https://consumerfinance.gov/MyNewMoneyGoal).)
- Decide how much money you can set aside or save for special occasions so that you can enjoy life without overspending.

#### 3. Decide how much to spend

- Set a weekly spending limit based on your budget for small purchases that can add up and keep you from achieving your aspirations. Consider setting aside cash for these purchases at the beginning of the week and not spending more than you set aside.
- Check your balances before going shopping, and set a spending limit based on your budget.

#### 4. Keep track of where you are

- Compare your actual spending to your budget, monthly or more frequently. Make adjustments to your budget if it is regularly out of line.
- Check your balances regularly on accounts, credit cards, and prepaid cards. You can check your balances online, at an ATM, on your smartphone, or by calling your bank or credit union. Be aware that these services may incur fees—check with your financial service provider.
- Sign up for balance alert text message services from your financial institution.

### Step 3: Create a personal plan for managing spending

Steps I will take to manage my spending:

Pick one or more of the solutions above or come up with your own ideas

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_

# Rules to Live By worksheets -- spending

## My spending rule to live by

### A common rule of thumb

"Use the 50/20/30 rule to manage spending—apply 50 percent of your take-home pay to needs, 20 percent to savings and debt payments, and no more than 30 percent to your wants."

Consumers have told us that they sometimes find common financial rules of thumb—like "spend no more than 30% of your take-home pay on your wants"—hard to apply to their own circumstances. Don't feel discouraged, you can decide on your own personal rule to live by that works for your financial situation. Give yourself simple guidelines for managing your spending on today's wants.

*Instructions: Use this worksheet to create your own personal rule to live by that will help you meet your savings goals. Breaking your goals into small actionable steps will keep you from feeling overwhelmed. Writing down your goal will make you much more likely to stick to it.*

[Continue to the next page to get started >](#)

### About money rules to live by

Just like lane markers on a highway, your money rules to live by are guidelines that keep you moving in the right direction. You might have to speed some things up, slow down others, or change lanes from time to time, but your money rules can help you reach your financial destination.

This worksheet is part of a series that focuses on three common rules to live by that may help you make good financial decisions in your life. The other two worksheets are on credit reports and saving. To read the research that helped inform this worksheet, and to hear about how other consumers think and

feel about rules of thumb, read "Consumer Voices about Financial Rules to Live By". Visit [consumerfinance.gov/adult-financial-education](https://consumerfinance.gov/adult-financial-education) for these resources.

### About the CFPB

The Consumer Financial Protection Bureau (CFPB) is a 21st century agency that helps consumer finance markets work by making rules more effective, by consistently and fairly enforcing those rules, and by empowering consumers to take more control over their economic lives.

For more tools and resources on making financial decisions, visit [consumerfinance.gov](https://consumerfinance.gov).

## Step 2: Address spending challenges

### 1. Start by getting a handle on where all your money goes

- Track your spending for a week or a month to see how much you're spending in different categories.

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## Step 3: Create a personal plan for managing spending

### Steps I will take to manage my spending:

Pick one or more of the solutions above or come up with your own ideas

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_

# Rules to Live By worksheets – credit spending

## My credit spending rule to live by

### Money tips you might hear

#### “Use cash when it’s under \$20.”

Sometimes it’s hard to apply advice you hear in articles or books—or even from friends and family—to your own circumstances. Don’t feel discouraged. You can decide on your own personal rule to live by that works for your financial situation. Small changes to the way you use your credit card could help you take more control of your credit card debt.

*Instructions: Use this worksheet to create your own personal rule to live by that will help you meet your goals for controlling credit card spending. Breaking your goals into small actionable steps may keep you from feeling overwhelmed. Writing down your goal can make you much more likely to stick to it.*

[Continue to the next page to get started >](#)

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Learn more at [consumerfinance.gov](http://consumerfinance.gov)

1 of 2

## My credit spending rule to live by

### Step 1: Look at last month’s credit card bill

Circle on your bill all the times you swiped your credit card for less than \$20. Small costs can add up over time, so consider paying cash instead. And, unless you pay your full balance off every month, interest and fees can add about 20% more to the cost of an item for average credit card customers.

Count up the number of times you used your credit card for a purchase under \$20:

\_\_\_\_\_ times

Add up the total you spent on these small purchases:

\$ \_\_\_\_\_

List the times and places you used your credit card for small purchases:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

On the list above, circle the times when you could have paid cash instead.

### Step 2: Create a rule to live by to help you control your credit card debt

Decide when and where to pay cash more often.

*Examples: “I will pay cash for morning coffee” or “I will pay cash once a month for taxis, transit, parking, or gas” or “I will pay cash after 8 p.m. on weekends.”*

Write down your rule below, sign this worksheet, and keep it where you can see it.

I will pay cash instead of swiping my credit card: \_\_\_\_\_

\_\_\_\_\_

### Step 3: Make a promise to yourself—and take action on your rule

I will use my unique rule to live by to help me take control of my credit card debt.

\_\_\_\_\_

(sign here)



Learn more at [consumerfinance.gov](http://consumerfinance.gov)

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# Resources

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Bureau Resources for Financial Educators webpage:  
[consumerfinance.gov/adult-financial-education](https://consumerfinance.gov/adult-financial-education)

To sign up for the CFPB Financial Education Exchange:  
[CFPB\\_FinEx@cfpb.gov](mailto:CFPB_FinEx@cfpb.gov)

To sign up for the Financial Education Discussion Group:  
[linkedin.com/groups/CFPB-Financial-Education-Discussion-Group-5056623](https://linkedin.com/groups/CFPB-Financial-Education-Discussion-Group-5056623)

# Upcoming Planned Webinars:

**December  
17, 2018  
Monday**

**Using Credit Scores and Reports as a Financial Coaching Tool (Part one)-Credit reports and scores can be a valuable tool in providing customized financial coaching. Join us for the first of two workshops that provide strategies and techniques for integrating credit scores, credit reports and your client's goals into your financial coaching processes. The second part will be an interactive review of a credit report. Part two will be on 1/10/2019 at 2-3 pm ET.**

**January  
10, 2019  
Thursday**

**Using Credit Scores and Reports as a Financial Coaching Tool (Part two)-This is the second workshop in a series where we will go in depth on how to read, interpret and create action items around consumer credit scores and reports.**