



Getting home and checking the mail in the past has brought that sigh & that sinking feeling that you get knowing that bad news is looming. This is how I used to feel in the past before I got the budget sorted.

What was really amazing was how easy it was to get our finances sorted and back on track.

Nothing fancy was required, no special software package nothing but a bit of homework.

Now when the mail arrives I'm not worried about what the window envelopes hold.

So how did I do this?

I sat down with the major bills for the past 12 months ie. Electricity, gas, water, rates, medical and phone.

I added the like bills for the 12 months & then worked out how much they were costing us a week. I did this because we are paid weekly. If you are paid fortnightly or monthly then work out how much they are costing for those relevant periods of time.

I started with my mobile – boy I was spending way too much on that. I signed up for a capped plan and changed providers – something I was a little hesitant about to start with but haven't looked back. If you can't keep it down that way then change over to prepaid.

I use internet banking because I find it easiest. I then set up payments directly to the supplier of these services directly for each week.

Last week the water rates arrived & the balance of the account was -\$14.58. That means that I am a little ahead of myself at the moment and that we have definitely reduced our water usage which is a good thing for the environment. In the same week the council rates arrived and by the time the bill is due at the end of the month the rates will be paid on time.

No stress no hassle all under control.

Naturally this is not a fool proof method and I have had to adjust some of the amounts that I originally came up with but it definitely made me more aware of what it was costing to run the house each week and areas that we could cut costs or reduce overheads.