



TIP ▶ Reduce the number of bills you have to pay by consolidating everything onto one charge card. It will be easier for you to keep track of and manage your debt load when it's all on one card. (Got too much debt to consolidate right now? Then work toward that goal. Transfer your smaller balances to the card with the lowest interest rate. Then concentrate on paying off your higher-rate cards first. Soon you'll have fewer bills to pay and lower debt!)

Bring Your Bills Under Control

Set up this simple bill-paying system at home and watch your finances fall into place.

BY **KATHLEEN NADEAU, PH.D.**, and **PATRICIA QUINN, M.D.**

Tina* was so frightened of what she'd find in months of unattended-to mail that she brought the entire pile into my office. If you're an adult with AD/HD, you can probably relate to Tina's predicament.

Bill-paying is a headache-inducing task for many adults with ADD. As it is, some of us have enough trouble remembering *where* we put all of our bills. Other ADDers "do turtle"—they let the paperwork pile up into ominous stacks of unopened envelopes until the IRS begins sending scary, official-looking letters, and bill collectors are calling daily. We may put off opening the envelope

that's been sitting on the entryway table for weeks because we're afraid to find late fees charged or an overdue notice. [If you're living in such guilt-ridden ignorance, turn to page 24 to read "Flying High Above Clutter and Debt" and learn why denial is not the answer.] Bills can also be an uncomfortable reminder of the impulsive spending you'd rather forget. ("I can't bear to see how

TIP ▶ For "must-pay" items that bring high late fees or could potentially ruin your credit, consider having them paid automatically through your bank.

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much I owe on my credit cards. Why did I buy that cotton-candy machine—and where did I put it?”)

Luckily, there is help, for Tina and for you. Eventually, my assurances that solutions could be found gave Tina the courage to open the envelopes and measure the size of her financial plight. Together, we worked out a bill-paying system that has been effective for her. It's a simple, adaptable routine that you can do on a regular basis to keep the task from becoming overwhelming.

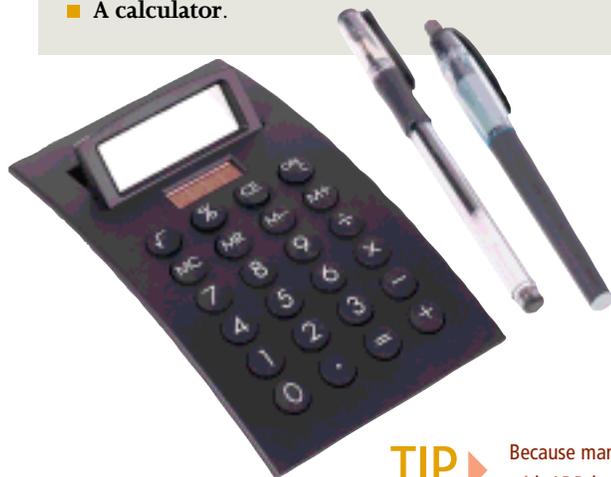
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ADD-FRIENDLY BILL-PAYING SYSTEM

SUPPLIES

- **A rolling file cart.** File carts hold hanging files on the top, with room for one or two baskets below. They can be purchased at any office supply store.
- **A wall calendar.**
- **2 hanging files** that have an accordion bottom and are closed at the ends.
- **12 regular hanging files.**
- **Roll of stamps.**
- **Address labels** or address stamp and stamp pad.
- **Several pens.**
- **A calculator.**



TIP ▶ Because many of us with ADD have difficulty remembering a sequence of tasks, **write out the steps** for the system and keep it in your bill-paying kit.

SET-UP

- 1 Keep your rolling cart near the place where you bring in your mail every day.
- 2 Hang the calendar on the wall, clearly visible above your mail-sorting station. Using a thick, red marker, circle the two dates each month that you plan to pay bills. For this example, we'll use the 10th and the 25th of each month.
- 3 Label the first accordion folder, in large, clear type: "Bills to pay on the 10th of month." Label the second accordion folder: "Bills to pay on the 25th of month."
- 4 Hang these two folders in the front of your rolling file cart.
- 5 The 12 regular hanging folders are for storing the bills that you have paid, by month. Clearly label each one: "Bills paid, January 2005," etc. Hang these in order after the two accordion folders.
- 6 Store the following bill-paying items in one of the baskets in the cart:
 - Roll of stamps
 - Address labels or return address stamp and ink pad
 - Calculator
 - Blank envelopes (in case you lose the one that came with the bill)
 - Pens. If the basket is made of metal wire, keep the pens in a plastic baggie so they don't fall through the bottom.

SYSTEM

- 1 **Open each bill as it arrives.** Check the payment due date and drop in the appropriate accordion file.
- 2 **On the 10th and the 25th of each month**—bill-paying days—roll the cart to your desk, the dining room table, or wherever you'll write the checks to pay your bills.
- 3 **Take out all of the bills** from the appropriate accordion folder. Using your calculator, quickly add up the total due for all of the bills.
- 4 **Check your balance online** to make sure you have enough funds to make the full payment on each bill before you start writing checks.
- 5 **See each bill through to completion** (payment stub filled out, check enclosed, envelope sealed, stamped, and addressed) before moving on to the next one.
- 6 **Put the entire stack of payments in the mailbox.** Don't wait until tomorrow to mail them, or you might forget to do it.
- 7 **You're done!** Isn't it easy now that you've got everything you need in one place?

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