

# MANAGING YOUR MONEY

## Paying Bills Online—To Anyone, At Any Time *The Internet Helps Save Time, Money and Trees*

(NAPSA)—People are increasingly turning to the Internet to access information, communicate and simplify everyday activities. One online area of particularly impressive growth is financial management and bill payment. Consumers who pay their bills online realize that they're a step ahead in the money management game. Not only does online bill payment eliminate the drudgery of writing checks, licking stamps and calculating check-register balances, it gives consumers a definite edge in both knowledge and control of their finances.

Consider these statistics: Americans receive more than 21 billion bills in the mail every year, and the average household receives 12 bills per month. The Internet enables consumers to set up electronic presentment of bills, when available, and cuts down the number of bills sent and received via regular mail.

To get started paying bills electronically, consumers should use a trusted financial Web service such as MSN Money ([www.money.msn.com](http://www.money.msn.com)). Powered by CheckFree Corp., the MSN Money Bill Pay service is easy and convenient. The site offers two levels of bill pay service:

- The Three for Free Plan allows consumers to make three payments a month to any individual or company in the United States at no cost.

- The Deluxe Plan, free for three months and \$5.95 per month thereafter, allows consumers to make 15 payments a month at no cost and 50 cents per payment after that.

"With the number of bills that have to be paid each month—from the rent or mortgage to phone service, from gas and electric to Internet service, many people find themselves overwhelmed and unable to find the time to get it all



**For many people, automatic online bill paying can help eliminate a monthly burden.**

done," says Mark Pawlosky, editor in chief of MSN Money. "Fortunately, MSN Money can help. By using our automatic bill-paying regimen online you can be sure the bills get paid on time without much effort on your part."

There are two basic steps involved in using the service to make online payments. First, set up payees, and then schedule payments. Consumers only need to set up the payee list once, identifying those people who need to receive payments. All of the payees are also listed on the Make Payments page, making payment scheduling easy.

The MSN Money service lets consumers quickly specify the date a payment should be made, up to a year in advance. It is recommended that payment dates are scheduled four business days before the actual bill due date to allow time for processing. For consumers' protection, MSN Money Bill Pay uses encryption technology to ensure that bills and financial data are secure and unreadable as they pass through the Internet.

To learn more about paying bills automatically, visit [money.msn.com](http://money.msn.com).