BILL'S HOME TECH
Home & Small Business Tech Solutions

BILL'S COMPLETE MANUALS · NO. 13

Online Bill Pay & Autopay

Paying bills online and setting up autopay — explained in plain English, one step at a time

A plain-English guide to everyday money online

Take your time — we'll keep your money safe

Written for you by Bill — Bill's Home Tech

(330) 200-8042 · BillsHomeTech.com

For biller websites, bank bill pay & autopay · facts current November 2026

What's Inside

This is your guide to paying bills online. Read it in any order and at your own pace — there is no test, and you can't fall behind. Keep it nearby and reach for whatever you need. Every method comes with what it actually does *for you*, and slow step-by-step directions anyone can follow. Banks and billers change their screens from time to time, so if a button sits in a slightly different spot on yours, don't worry — I'll always tell you what to look *for*, and the idea stays the same. One promise up front: we'll go slow, and we'll always put keeping your money safe first.

Part 1 — Welcome & Why Pay Online

1 A Note from Bill
2 What "Paying Online" Really Means
3 The Three Main Ways to Pay
4 Is It Safe? An Honest Answer

Part 2 — Getting Set Up Safely

5 The Accounts You'll Be Logging Into
6 Strong Passwords for Money Sites
7 Two-Factor: The Extra Lock Worth Having
8 Finding the Real Website or App — Every Time
9 Keeping a Simple, Safe Record

Part 3 — Paying a Single Bill on a Biller's Site

10 The Pattern Every Biller Site Follows
11 A Slow Step-by-Step Walkthrough
12 Bank Account or Card — Which to Use
13 Confirmation Numbers & Receipts

Part 4 — Your Bank's Bill Pay — One Place for Many Bills

14 What Bank Bill Pay Is
15 Adding a Biller (a Payee)
16 Sending a Payment & Scheduling Ahead

Part 5 — Autopay — Done Wisely

17 What Autopay Is, Plainly
18 Setting Up Autopay Wisely
19 The Honest Pros and Cons
20 Keeping a Cushion & Avoiding Overdrafts
21 Reviewing What Autopay Pays

Part 6 — Statements, Paperless & Keeping Records

22 Reading a Statement Without the Headache
23 Going Paperless — Should You?
24 Saving Receipts & Confirmations
25 Spotting & Handling a Billing Error

Part 7 — Staying Safe with Money Online

26 How Money Scammers Think
27 Fake "Overdue Bill" Texts & Emails
28 The Utility-Shutoff Scam
29 Gift Cards, Wires & Crypto — Always a Red Flag
30 Zelle & Payment Apps — Heavy Caution
31 Only Ever Type the Address Yourself
32 If You've Already Been Caught

Part 8 — Staying Organized & When to Call Bill

33 Building a Simple Bill Calendar
34 What to Automate vs. What to Watch
35 A Plain-English Glossary
36 Your Bill-Pay Cheat-Sheet
37 When to Call Bill

PART 1

Welcome & Why Pay Online

What paying bills online actually means, the three main ways to do it, a calm and honest answer to "is it safe?", and the handful of things you'll need. Start here.

CHAPTER 1

A Note from Bill

Hello, and welcome. Whoever is holding this book right now — this is for **you**. Maybe you've always paid your bills by check and stamp, and you're wondering whether doing it online would really be any easier. Maybe a late fee once caught you by surprise and you'd like to make sure it never happens again. Maybe your bank keeps nudging you to "go paperless" and you're not sure what that even means. Wherever you're starting from, you've come to the right place, and I'm glad you're here.

I'm Bill. Helping folks feel at home with their technology is what I do every day, and I wrote this book the same way I'd sit down next to you at your kitchen table: patiently, in plain English, with no rushing and no fancy words. If I ever use a term you don't know, I'll stop and explain it right then — you won't have to look anything up.

Why paying bills online is worth your time

Paying your bills online means handling your electric, water, phone, insurance, and credit-card bills right from your chair — no checks, no stamps, no trip to the mailbox, and no wondering whether the payment arrived in time. You can pay in two minutes, see right away that it went through, and get a receipt you can keep. Set up the right way, it means you very likely never pay a late fee again. That peace of mind is the real prize.

This book is yours — read it any way you like

You do not have to read these pages in order, and there is no test at the end. Start on page one, or flip straight to the chapter that answers today's question. Fold the corners, underline things, scribble in the margins. Keep it in the drawer by your chair and pull it out whenever you need it. It's a reference, not a race — you cannot fall behind.

A promise, and an honest word up front

Here's my promise: by the end of this book you'll be able to pay a bill online, set up autopay where it makes sense, read your statements, and — just as important — spot the scams that go after people's bill money. And here's my honest word: paying online is safe when you do it the careful way, which is exactly what I'll teach you. The danger isn't the technology; it's the scammers who prey on kind, trusting people. A little know-how makes you nearly scam-proof, and a whole part of this book (Part 7) is devoted to it.

FROM BILL

I'm not a financial advisor — and I won't pretend to be

I help people with the *technology* of paying bills: the websites, the buttons, the safety. I'm not an accountant or a financial planner, and this book won't tell you how to budget or which card to carry. For money decisions, talk to your bank or a licensed financial person you trust. What I *can* do is make the online part simple, calm, and safe.

And I'm only a phone call away

This book will carry you a long way on your own. But if you ever get truly stuck — or if something about a bill or a message just doesn't feel right — you are never stuck alone. Call me at **(330) 200-8042** and we'll work it out together, with no judgment and no eye-rolling. There is no such thing as a silly question. The only bad question is the one you talked yourself out of asking.

— Bill

CHAPTER 2

What "Paying Online" Really Means

Before we touch a single button, let's clear up what we're actually talking about. The phrase "pay your bill online" sounds technical, but the idea is as old as writing a check.

It's just telling the right place to move the money

When you write a check, you're giving a company permission to take a certain amount from your bank account. Paying online is the very same thing, done through a screen instead of paper: you tell your electric company (or your bank) "please take this much, from this account, today," and the computers move the money for you. No envelope, no stamp, no three-day wait in the mail. That's the whole idea. Everything else is just details.

> **GOOD TO KNOW**
>
> **Your money doesn't live "in the computer"**
>
> A worry I hear often: "If it's all online, where's my money?" Your money stays right where it always was — in your bank account, insured and protected, exactly as if you'd never touched a computer. Paying online doesn't move your savings onto the internet. It simply sends an instruction to your bank, the same as a check does.

What you can pay this way

Nearly any regular bill can be paid online these days. The common ones folks handle this way:

- **Utilities** — electric, gas, water, sewer, trash.
- **Phone and internet** — your cell phone, home internet, and cable or streaming.
- **Insurance** — car, home, and sometimes supplemental health or life.
- **Credit cards** — paying your card balance each month.
- **Loans** — a car payment or mortgage.
- **Subscriptions** — a newspaper, a medication service, a membership.

Two words you'll see a lot

Let me define two terms right now so they never trip you up later:

Word	What it means
Biller	The company you owe money to — your electric company, your insurer, your phone company. I'll use this word throughout to mean "whoever sends you the bill."
Payment	The act of sending money to a biller. A "one-time payment" is just this month's; a "recurring payment" or "autopay" repeats on its own each month (much more on that in Part 5).

WHAT THIS DOES FOR YOU

What this does for you

Paying online turns a chore that took stamps, envelopes, and a trip to the mailbox into a two-minute task you can do in your slippers. And because you see the payment go through right away — with a confirmation number to prove it — you never again have to wonder whether the check got there in time.

CHAPTER 3

The Three Main Ways to Pay

There are three common ways to pay a bill online. They all end with your bill paid, but they work a little differently, and it helps to know all three so you can pick what suits you. We'll give each its own part later; here's the map.

Way 1 — On the biller's own website or app

You go directly to the company you owe — the electric company, the phone company — and pay them on their own website or in their own app. You log in, see what you owe, and pay it. This is the most direct route, and it's covered step by step in **Part 3**.

Way 2 — Through your bank's online bill pay

Your bank offers a free service, usually called **Bill Pay**, that lets you pay *many* different billers from one place — your bank's website or app. You set up each company once, then pay them all from the same screen, like having one checkbook for everything. This is covered in **Part 4**.

Way 3 — Autopay (set it and forget it)

With **autopay**, you arrange for a bill to be paid *automatically* each month, without you doing a thing. The money comes out on the due date like clockwork. It's wonderful for avoiding late fees — but it needs a little care, which is why it gets its own part, **Part 5**.

The three ways	When it shines
On the biller's site	Most direct. Good when you have just a few bills, or want to see each company's own details and history.
Your bank's Bill Pay	One place for everything. Good when you have many bills and want a single tidy list and one record.
Autopay	Hands-off. Good for steady, predictable bills you never want to forget — but always keep an eye on it.

TIP

You don't have to pick just one

Most folks end up mixing these. You might put your predictable bills (insurance, a loan) on autopay, pay your electric bill by hand each month so you can eyeball the amount, and use your bank's Bill Pay for the odds and ends. There's no wrong combination — only what feels comfortable to you. Start with one bill, one way, and grow from there.

GOOD TO KNOW

"App" just means the company's program on your phone

You'll see me say "website or app" a lot. A **website** is what you reach by typing an address like your electric company's name into the internet program on your computer or phone. An **app** is that same company's little tile on your phone that you tap to open. They show you the same bills and do the same jobs — use whichever you find easier.

CHAPTER 4

Is It Safe? An Honest Answer

This is the question on most people's minds, and you deserve a straight answer rather than a cheerful "oh, don't worry." So here it is, honestly: **yes, paying bills online is safe — when you do it the careful way.** Let me explain what that means.

Why it's genuinely safe

- **The money moves through protected channels.** Banks and major billers use strong scrambling (called *encryption*) so your account numbers can't be read as they travel. It's the same kind of protection banks have used for decades.
- **You have real protections.** If a payment goes wrong, or a charge is fraudulent, your bank and your card company have rules and timelines for fixing it — often better protection than a paper check in the mail, which anyone can steal from a mailbox.
- **You can see everything.** Online, you get an instant confirmation and a record. A mailed check vanishes into the system for days with no way to check on it.

Where the real danger actually is

Here's the honest part. The technology is safe. The danger is almost never a hacker breaking into your account — it's a **scammer tricking you** into handing over money or a password yourself. A fake "your electric will be shut off" text. A phony email that looks like your bank. A phone call demanding payment in gift cards. These tricks don't attack the computer; they attack your trust and your sense of hurry.

STAY SAFE

The one habit that keeps you safe

If you remember nothing else from this whole book, remember this: **always reach a biller or your bank by going there yourself** — type the address you know, or use your own saved app — and **never** by clicking a link in a text or email, or by calling a number a message gave you. Scammers can't trick you if you always start from your own front door. Part 7 makes you an expert at this.

A fair comparison with the old way

It's worth remembering that the old paper way was never perfectly safe either. Checks get stolen from mailboxes, "washed," and rewritten — it's a real and growing crime. A check has your bank account and routing numbers printed right on it, for anyone handling it to see.

Paying online, done carefully, exposes less, not more. I'm not saying the mail is dangerous; I'm saying online isn't the reckless choice some folks fear. Both need sensible care.

FROM BILL

Careful, not fearful

I'd rather you be *careful* than *fearful*. Fear makes people freeze, or worse, makes them an easy mark for a scammer shouting "act now!" A calm, careful person who slows down and checks is the hardest person in the world to cheat. By the end of this book, that's exactly who you'll be. And if you're ever unsure, my phone is always on: (330) 200-8042.

PART 2

Getting Set Up Safely

The accounts you'll log into, strong passwords for money sites, the extra lock called two-factor, finding the real website every time, and a simple way to keep track of it all. The groundwork that makes everything else easy.

CHAPTER 5

The Accounts You'll Be Logging Into

To pay online, you log into an **account** — your own personal, password-protected spot on a company's website or app. You may end up with a few of them, and that's perfectly normal. Let's understand what they are so none of it feels confusing.

What an online account is

An online account is just two things joined together: a way to identify you (usually your **email address**, sometimes a username) and a secret **password** that proves it's really you. When you "log in," you're showing both — like showing a library card to prove you're allowed to check out a book. Nothing more mysterious than that.

The accounts you might have

- **An account with each biller** — one with the electric company, one with the phone company, and so on, if you pay them directly (Part 3).
- **An account with your bank** — your bank's online banking, which includes its Bill Pay service (Part 4).
- **An account with your card company** — to see and pay your credit-card balance.

That can sound like a lot. But you set each one up just once, and after that logging in takes seconds. And you don't need them all at once — add them one at a time, as you're ready.

> GOOD TO KNOW
>
> **"Register" or "Sign up" the first time; "Log in" after**
>
> The very first time with any company, you'll see a button like **Register**, **Sign up**, or **Create an account** — you use this once to set your account up. Every time after that, you'll use **Log in** (or **Sign in**) instead. If a site asks you to "register" and you know you've been there before, you may just need the "log in" button instead.

Setting up a biller account — the usual steps

1. On the biller's website or app, find **Register**, **Sign up**, or **Create an account**.
2. Enter your **account number** with that company (from a recent bill) so they know which account is yours.
3. Enter your **email address** and choose a **password** (the next chapter shows how to pick a strong one).

4. They'll send a short **code** to your email or phone to confirm it's really you — type that code in when asked.
5. That's it. You now have an account, and next time you'll simply log in.

HEADS UP

Use your own email, not a family member's

When someone helps you set up an account, make sure it's tied to *your* email address, not theirs. Otherwise the receipts, alerts, and "forgot password" messages all go to the wrong person, and you'll be stuck waiting on them every time. Your accounts, your email.

CHAPTER 6

Strong Passwords for Money Sites

Your password is the key to your money, so it deserves a little extra care here — more than for, say, a recipe website. The good news: a strong password is easy to make and easy to remember, once you know the trick.

What makes a password strong

Forget the old advice about a jumble of symbols you can never recall. Today's best advice is simpler: **length beats complexity**. A long password made of a few unrelated words is both very hard for a crook to guess and easy for you to remember.

- **Make it long** — aim for a dozen characters or more. A short password is the weak one.
- **Use a passphrase** — three or four random words strung together, like **CopperMapleRiverLantern**. Nonsense to a stranger, a picture in your mind.
- **Make each money account different.** Your bank and your electric company should not share a password. If one is ever exposed, the others stay safe.
- **Never use the obvious** — not your name, birthday, "password," or "123456." Those are the first things a crook tries.

TIP

The three-word trick

Picture three things you can see from your chair, add a number you'll remember, and you have a strong password nobody could guess: **LampClockRobin57**. Make a different one for each money site by swapping a word. It's long, it's memorable, and it's yours.

Where to keep them

A strong password is no good if you can't recall it. Two safe places to keep your passwords:

- **A written notebook kept private at home** — in a drawer, not stuck to the computer. Low-tech and perfectly fine. Crooks on the internet can't reach a paper notebook in your kitchen.
- **A password manager** — a trustworthy app that remembers all your passwords behind one master password. Handy, but set one up with help the first time. Your phone may already offer to save and fill passwords for you.

STAY SAFE

Never give your password to anyone — ever

No real bank, biller, or company will *ever* phone, text, or email to ask for your password. Not to "verify your account," not for "security," not for any reason. Anyone who asks is a scammer, full stop. Your password is like your house key — you don't hand it to a stranger who knocks, no matter what story they tell.

GOOD TO KNOW

Changing a password is easy if you forget one

Forgetting a password is not a disaster — it happens to everyone, me included. Every login screen has a **Forgot password?** link. Tap it, and the company emails or texts *you* a way to set a new one. (Because it goes to *your* email, this is also why your accounts must be tied to your own email, as we said.)

CHAPTER 7

Two-Factor: The Extra Lock Worth Having

If there's one safety step I'd urge on every money account, it's this one. It's called **two-factor authentication** — a mouthful, often shortened to **2FA** or "two-step verification." Don't let the name scare you; the idea is simple and it is your single best protection.

What it is, in plain English

Two-factor means it takes **two** things to get into your account, not one. First your password (something you *know*). Then a short **code** — usually six digits — sent to your phone by text, which you type in (something you *have*). It's the difference between a door with one lock and a door with two. Even if a crook somehow learned your password, they still couldn't get in without the code on your phone.

WHAT THIS DOES FOR YOU

What this does for you

Two-factor is the reason a stolen password usually isn't enough to drain an account. The crook would need your phone in their hand at the same moment. For the few seconds it adds when you log in, it is the best protection you can switch on. I turn it on for every money account, and I'd ask you to as well.

Turning it on

1. Log into your bank or biller account and find **Settings** (sometimes under your name or a little gear symbol).
2. Look for **Security**, then **Two-factor**, **Two-step verification**, or **2FA**.
3. Choose to receive codes by **text message** to your mobile phone (the simplest option for most folks).
4. They'll send a test code to make sure it works — type it in. From now on, logging in asks for that quick code.

SCAM ALERT

The code is for YOUR eyes only — never read it to anyone

This is the most important rule about those codes, so burn it in: **a two-factor code is yours alone. Never read it, type it, or forward it to anyone who contacts you.** A favorite scam is a caller or texter saying "we just sent you a code — read it back to confirm your identity." That code is the key to your account, and they're trying to steal it. Real companies never ask you to share a code with them.

If you don't get the code

Sometimes a text code takes a minute, or doesn't arrive. Don't panic. Most screens have a **Resend code** button — wait a moment, then tap it. If your phone number has changed, you'll need to update it in your account settings (and that's a fine thing to call me about, so you don't get locked out).

CHAPTER 8

Finding the Real Website or App — Every Time

Almost every money scam begins with you landing somewhere *fake* — a counterfeit website or a link that looks real but isn't. So this short chapter may be the most valuable in the whole book. Master this one habit and you sidestep the great majority of trouble.

The golden rule

Always go to a company yourself. Never arrive by clicking a link someone sent you. That's the whole thing. A scammer's power comes from *bringing the fake door to you* — in a text, an email, a pop-up. If you always start from your own front door instead, their trick simply doesn't work.

Three safe ways to reach the real place

- **Type the address yourself.** If you know your electric company's web address, type it into the internet program's address bar at the top. Typing it yourself means you can't be redirected to a fake.
- **Use an app you installed yourself** from your phone's official app store. The real app, once installed, always opens the real company.
- **Use a bookmark or saved favorite you made** while you were sure you were on the real site. Then one tap returns you to the genuine place.

HEADS UP

Be careful even with search results

When you search for a company's name, crooks sometimes buy fake "ads" that sit at the very top of the results and lead to lookalike sites. Look past any result marked **Sponsored** or **Ad**, and make sure the web address is truly the company's own before you type a password. Better still, type the address directly rather than searching, once you know it.

How to tell a real address from a fake

The web address (the line at the top that starts with the company's name) tells the truth if you read it carefully. Read it *right to left* from the first single slash:

- The real company name sits just before the **.com** (or .net, .org). **myelectric.com** is real; **myelectric.com.account-verify.ru** is a fake using the name as bait.
- Watch for tiny misspellings — **bank0famerica** with a zero, or an extra word slipped in.

- A little **padlock** symbol by the address is good, but by itself it does NOT mean a site is honest — crooks can have padlocks too. The *name* in the address is what matters.

FROM BILL

When in doubt, close it and start fresh

If you're ever unsure whether a page or app is the real thing, the safe move costs you nothing: close it entirely, and go to the company the way you know is real — your own typed address, your own app, or by phoning the number printed on your paper bill. You never owe a suspicious page your password. And a two-minute call to me settles any doubt: (330) 200-8042.

CHAPTER 9

Keeping a Simple, Safe Record

As you move a few bills online, you'll want a tidy way to remember what you set up — which companies, which real addresses, which account it pays from. A little organization now saves a lot of head-scratching later. Here's a gentle system that works.

A one-page bill list

On a sheet of paper or a card you keep private at home, make a simple list. For each bill, jot down a few plain facts:

What to write	Example
The company	Riverside Electric
The real web address	(the address you type to reach them)
How you pay it	On their site / Bank Bill Pay / Autopay
Which account it comes from	Checking
Roughly when it's due	Around the 15th

HEADS UP

Keep passwords separate from the bill list

Your bill list can live on the fridge or in a drawer — it has no secrets on it. But your **passwords** and account numbers should be kept more privately, and never written on the same sheet that lists where to use them. Think of it like keeping your house keys separate from a note that says which house they open.

Why this pays off

- When a bill is due, you know exactly where to go and how you pay it — no hunting.
- If a "bill" arrives by text or email, you can glance at your list and see whether you even pay that company that way. A great scam-catcher.
- If a family member ever needs to help you, one clear page tells them everything — without handing over your passwords.

WHAT THIS DOES FOR YOU

A calm system beats a good memory

None of us should have to carry a dozen account details in our heads. A simple written list, kept up to date, means you never rely on memory for your money. It turns bill-paying from something you worry you'll forget into a calm, settled routine. That calm is worth more than any clever gadget.

PART 3

Paying a Single Bill on a Biller's Site

The most direct way to pay: going to the company itself. The pattern every biller follows, a slow step-by-step walkthrough, bank account versus card, and how to keep your receipt. Once you've paid one bill, you can pay any of them.

CHAPTER 10

The Pattern Every Biller Site Follows

Here's a secret that makes all of this far less scary: nearly every biller's website works the **same way**. The electric company, the phone company, the insurer — their screens look different and the buttons sit in different spots, but underneath they all follow one simple pattern. Learn the pattern once, and you can pay any bill anywhere.

The five steps, every time

1. **Go to the company** — their website or app (always the way *you* reach them; see Part 2).
2. **Log in** — your email and password, and a code if you've got two-factor on.
3. **See what you owe** — the amount due and the due date, right on the first screen.
4. **Choose to pay** — a button like **Pay**, **Pay bill**, or **Make a payment**.
5. **Confirm and get a receipt** — pick the amount and where it comes from, press the final button, and save the confirmation.

That's it. Five steps. Everything in this part is just those five steps, slowed down and explained. Once it's in your bones, no bill will ever intimidate you again.

> TIP
>
> **The words you're hunting for**
>
> The button that starts a payment almost always says one of these: **Pay**, **Pay bill**, **Pay now**, **Make a payment**, or **Payments**. If you're ever lost on a biller's site, your eye is looking for one of those words. Find it and you're on your way.

What you'll see on the first screen after logging in

What you see	What it means
Amount due	How much this bill is for. Always read it before paying.
Due date	The day it must be paid by to avoid a late fee.
Account balance	What's owed in total, which may include past unpaid amounts.
Pay button	The button that begins a payment — your destination.
Statements / History	Where past bills and past payments are listed (handy for records).

GOOD TO KNOW

"Autopay is off" is normal and fine

On many biller screens you'll notice a note saying autopay is "off" or "not enrolled." That's perfectly normal — it just means you're paying by hand each time, which is a fine and sensible choice. You only turn autopay on if and when *you* decide to (Part 5). Seeing it "off" is nothing to fix.

CHAPTER 11

A Slow Step-by-Step Walkthrough

Let's pay a bill together, slowly, start to finish. I'll use a pretend electric company so you can follow along; your real bills work the very same way. Read it once, then do it with a real bill in front of you. Take all the time you like.

Step 1 — Get to the company

Open your electric company's app, or type their web address into your internet program. If it's your first time, you'll **Register** (Part 2, Chapter 6); if you've been before, you'll **Log in** with your email and password.

Step 2 — Find what you owe

The moment you're in, look for the **amount due** and the **due date**, usually in big print near the top. Read them carefully. Does the amount look about right for your usual bill? A quick sanity check now can catch a mistake before you pay it.

Step 3 — Start the payment

Tap or click the **Pay** button (or **Make a payment**). A new screen opens asking you three simple things: how much, from where, and when.

- **How much** — usually it offers the full amount due, already filled in. For most folks, the full amount is the right choice. You generally *can* type a different amount, but paying less than what's due may leave a balance and a possible fee.
- **From where** — your bank account or a card (the next chapter helps you choose). The first time, you'll enter the details; after that it's saved for a tap.
- **When** — "today" (pay now) or a future date you pick. Choosing a date a day or two before the due date is a tidy habit.

Step 4 — Review before you commit

Most sites show you a **review** screen before the money moves: the amount, the account, and the date, all together. This is your last easy chance to catch a slip. Read it like you'd read a check before signing it. If it's right, press the final button — often **Submit payment** or **Confirm**.

Step 5 — Get your confirmation

You'll see a **confirmation** screen — usually green, often with a checkmark — and a **confirmation number**. This is your proof the payment went through. The next chapters show you how to keep it. Congratulations: you've paid a bill online.

TIP

If you lose your place, start over — nothing's charged

Until you press that final **Submit** or **Confirm**, *no money has moved*. If you get confused halfway, or tap the wrong thing, you can safely back out, close the page, and begin again. Nothing is charged until that last button, and the review screen always tells you clearly when you're about to commit.

HEADS UP

Double-check the amount and the account

The two things worth a second look every time: the **amount** (is it what you meant to pay?) and the **account it's coming from** (checking, or a card?). A payment from the wrong account, or for a surprising amount, is the most common honest mistake — and the review screen is there precisely so you can catch it.

CHAPTER 12

Bank Account or Card — Which to Use

When you pay, the site asks where the money should come from. You'll usually have two choices: straight from your **bank account**, or from a **debit or credit card**. They both pay the bill, but there are real differences worth knowing.

Paying from your bank account (ACH)

This pulls the money directly from your checking account. You'll enter your account number and routing number once (the same numbers printed at the bottom of your checks). The technical name for this is **ACH** — you don't need to remember that; just know "paying from my bank account."

- **Usually free.** Most billers don't charge a fee to pay straight from a bank account.
- **Takes a day or two** to fully clear, so don't wait until the last minute.
- **Needs enough in the account** — if the money isn't there, the payment can bounce and your bank may charge a fee (more on that in Part 5).

Paying by debit or credit card

This charges a card instead. It's quick and familiar, but with money bills it often comes with a catch:

- **Often carries a fee.** Many billers add a **convenience fee** for card payments — sometimes a small flat charge, sometimes a percentage of the bill. The site must show you the fee before you agree; read for it.
- **A credit card means you're borrowing** — if you don't pay the card off, you'll owe interest on top. A debit card pulls from your checking like a bank payment, usually without borrowing.
- **Can offer protections and rewards** — credit cards sometimes make disputing a bad charge easier, and some give rewards. Whether that's worth a fee depends on your card.

GOOD TO KNOW

A quick rule of thumb

For regular monthly bills, **paying from your bank account** is usually the simplest and cheapest — no fee, no borrowing. Save the card for when you specifically want its protection or rewards and the fee (if any) is worth it to you. When a site quietly adds a card "convenience fee," switching to your bank account often makes it disappear.

HEADS UP

Read for the fee before you confirm

If a payment screen shows an extra line like "convenience fee" or "processing fee," that's money on top of your bill. It's not a scam — it's a real (if annoying) charge some billers pass along for cards. But you should *see* it and *choose* it. If it surprises you, back out and try paying from your bank account instead, which usually has no such fee.

Fees vary — so I'll stay general on purpose

I won't quote you exact fee amounts, because they differ from company to company and change over time, and I'd rather you read the real number on your own screen than trust a figure from a book. The habit that matters is simply this: **look for the fee line, and decide on purpose.** That one habit keeps a few dollars in your pocket every month.

CHAPTER 13

Confirmation Numbers & Receipts

The moment a payment goes through, the company hands you proof — a **confirmation**. This is the online version of a canceled check or a paid-stamp receipt, and it's worth keeping. Here's what to do with it.

What a confirmation is

After you pay, you'll see a **confirmation number** (sometimes called a reference or transaction number) — a string of letters and digits unique to your payment. If there's ever a question — "did my payment arrive?" — that number is how the company looks it up. It's your proof you paid, when you paid, and how much.

Three easy ways to keep it

1. **Let them email it.** Most sites offer to email you a receipt — say yes. It lands in your email where you can find it later by searching the company's name.
2. **Snap a photo.** On a phone, take a picture of the confirmation screen (we show how in Part 6). A photo in your pictures is a perfectly good record.
3. **Jot the number down.** Old-fashioned but reliable: write the date, amount, and confirmation number in your bill notebook.

WHAT THIS DOES FOR YOU

What this does for you

A kept confirmation is your peace of mind in a disagreement. If a company ever claims you didn't pay, or paid late, you don't have to argue from memory — you have the number, the date, and the amount in black and white. Five seconds to save it can save you an afternoon on the phone later.

Checking a payment went through

A day or two after paying, you can confirm the money actually left your account. Two ways:

- On the biller's site, look under **Payment history** or **Activity** — your payment should be listed, often marked "posted" or "completed."
- In your **bank account** (its website or app), you'll see the amount gone from your balance, with the company's name beside it.

TIP

Give electronic payments a day or two

Right after you pay, your bank might still show the old balance for a short while — the money is "on its way" but not fully moved. This is normal. Electronic payments usually settle within a day or two. Don't pay twice just because it hasn't shown up within the hour; check again tomorrow before worrying.

PART 4

Your Bank's Bill Pay — One Place for Many Bills

Your bank offers a free service that lets you pay all your billers from one tidy screen. What it is, how to add a company, how to send and schedule a payment, how the money actually travels, and how to keep it neat.

CHAPTER 14

What Bank Bill Pay Is

In Part 3 you paid a bill by going to each company. That's grand when you have a few bills. But if you have many, there's a tidier way: your bank's own **Bill Pay**, which lets you pay *all* your companies from one screen. Think of it as a single checkbook for everything you owe.

The idea

Nearly every bank and credit union offers Bill Pay free as part of online banking. You tell your bank, once, about each company you pay — your electric company, your insurer, your doctor. After that, you pay any of them from the same place, and your bank handles getting the money there. One login, one list, one record. Many folks find this far easier than remembering a dozen separate biller logins.

Two ways compared	
Pay on each biller's site	You go to each company. One login per company. Best for a few bills, or to see each company's own details.
Your bank's Bill Pay	One login at your bank pays everyone. Best for many bills and a single tidy record of it all.

WHAT THIS DOES FOR YOU

What this does for you

Bill Pay gathers every bill into one place you already trust — your bank. Instead of hunting down a dozen websites, you sit down once, see everything you owe, pay it all, and you're done. For folks juggling many bills, it turns a scattered chore into a single calm sitting. And it's free.

Getting to Bill Pay

1. Log into your bank's website or app (the way *you* reach it — see Part 2).
2. Look along the menu for **Pay bills**, **Bill Pay**, or **Payments**.
3. The first time, the bank may ask you to "enroll" in Bill Pay — a one-time yes. It's free; agree and carry on.

GOOD TO KNOW

Bill Pay is your bank's service, not a stranger's

Because Bill Pay lives inside your own bank's website, you're not trusting some new company with your money — you're using a tool your bank has offered for decades (it started with paper and phone, long before the internet). That's part of why I like it for folks starting out: it's one trusted front door for everything.

CHAPTER 15

Adding a Biller (a Payee)

Before you can pay a company through Bill Pay, you tell your bank who it is. Your bank calls each company a **payee** — just a fancy word for "someone I pay." You add each payee once, and then they're on your list for good.

Adding a payee, step by step

1. In Bill Pay, look for **Add payee**, **Add a company**, or a **+** sign.
2. Type the company's name. For big companies — your electric company, a major card — the bank often recognizes it and fills in the details for you.
3. Enter your **account number** with that company (from a recent bill), so the money is credited to *your* account there.
4. For smaller or local billers, you may also enter their **mailing address** (the "remit to" address on your bill) so a check can be sent if needed.
5. Save it. The payee now appears on your list, ready to pay any time.

> **TIP**
>
> **Have the bill in hand — the account number is the key**
>
> The one detail that matters most when adding a payee is your **account number** with that company. It's what tells them whose bill to credit. You'll find it on your paper or emailed bill, often labeled "account number" or "account #." Copy it carefully — a wrong digit sends your money to the right company but the wrong account.

Payees you've added stay put

Once a company is on your payee list, it stays there until you remove it. Next month you won't re-enter anything — you'll just pick the company from your list and say how much. Adding payees is the one-time setup; after that, paying is quick. Add them a few at a time as you're ready, not all in one tiring sitting.

HEADS UP

Make sure the account number is yours and current

Two honest slip-ups to avoid: entering an old account number (after you've switched plans or the company reissued it), or mistyping a digit. Either can send a payment astray. When you add a payee, check the account number against a *recent* bill, and read it back once before saving. A minute of care here prevents a tangle later.

CHAPTER 16

Sending a Payment & Scheduling Ahead

With your payees added, paying is the easy part. And Bill Pay has a lovely trick the mailbox never had: you can **schedule** a payment for a future date, so you set it today and the bank sends it exactly when you want.

Paying a bill

1. In Bill Pay, find the company on your payee list.
2. Type the **amount** you want to pay.
3. Choose the **date** you want it to arrive — today, or a day you pick.
4. Pick which **account** it comes from (usually your checking).
5. Review it, then press **Pay** or **Submit**. You'll get a confirmation to keep.

Scheduling ahead — the quiet superpower

You don't have to pay on the day the bill is due. You can sit down at the start of the month, schedule each bill to go out a few days before its due date, and then forget about it — the bank sends each one right on schedule. This keeps you early on every bill without putting a single thing on full autopilot.

> WHAT THIS DOES FOR YOU
>
> **The best of both worlds**
>
> Scheduling is my favorite middle path between paying everything by hand and full autopay. *You* decide each amount and each date, so you stay in control and can eyeball every bill — but once scheduled, you won't forget it, and nothing goes out late. For folks who like autopay's reliability but want to keep their hands on the wheel, this is the sweet spot.

Give payments enough lead time

Payments aren't always instant, so schedule them to arrive a few days **before** the due date, not on it. Your bank will tell you the "deliver by" or "estimated arrival" date when you set up the payment — trust that date, and pick a send date that lands comfortably ahead of when the bill is due.

HEADS UP

A scheduled payment still needs money in the account

Scheduling a payment doesn't set the money aside — it still comes out of your account on the day it sends. So if you schedule several bills for the same week, make sure your balance will cover them all when they go. A quick glance at your balance before a batch of payments sends saves a bounced payment and a fee.

PART 5

Autopay — Done Wisely

Autopay means a bill pays itself each month. It's wonderful for never missing a due date — and it needs a little care so it never surprises you. How to set it up, the honest pros and cons, keeping a cushion, and reviewing what it pays.

CHAPTER 17

What Autopay Is, Plainly

Autopay (short for "automatic payment") means you arrange, once, for a bill to be paid *by itself* each month — no logging in, no remembering, no action from you. On the due date, the money comes out and the bill is paid. That's the whole idea.

How it works

You set up autopay on a biller's site (or sometimes through your bank). You tell it which account to pull from and, usually, to pay the full amount due each month. From then on, the bill quietly pays itself. You'll still get a notice each month saying what was (or will be) taken — so you're never left completely in the dark.

Autopay choices you'll see	What each means
Pay the full balance	Autopay takes whatever is owed that month, in full. The usual, safest choice for utilities and cards — you're never left owing a late balance.
Pay a fixed amount	Autopay takes the same set amount each month. Fine for bills that are always identical (a flat subscription), riskier for bills that change.
Pay the minimum (cards)	On a credit card, pays only the smallest required amount. Avoids a late fee but leaves a balance you'll owe interest on — usually not ideal.

GOOD TO KNOW

Autopay and scheduling are cousins, not twins

In Part 4 you learned to **schedule** payments — where you set each one yourself ahead of time. **Autopay** goes a step further: it repeats on its own, month after month, with no action from you at all. Scheduling keeps your hands on the wheel each month; autopay takes them off. Both are useful — the trick is knowing which bills deserve which.

WHAT THIS DOES FOR YOU

What this does for you

Autopay's gift is simple: **you will never again pay a late fee on a bill that's on it.** No forgotten due date while you're traveling, no missed payment during a hard week, no late charge on the credit card. For steady, predictable bills, that reliability is a real weight off the mind.

CHAPTER 18

Setting Up Autopay Wisely

Setting up autopay takes a couple of minutes. Setting it up *wisely* takes a couple of good decisions first. Let's do both.

Before you turn it on — three questions

1. **Is this bill steady and predictable?** A flat insurance premium or a loan payment is ideal. A bill that swings wildly (a summer electric bill, say) needs more watching.
2. **Which account should it pull from, and will the money reliably be there?** Autopay works beautifully only if the account always has enough on the day it pulls.
3. **Full amount, or fixed?** For most bills, choose "pay the full amount due" so you're never left owing a late balance.

Turning it on

1. Log into the biller's site and look for **Autopay**, **AutoPay**, **Automatic payments**, or **Recurring payments**.
2. Choose the **account** to pay from (bank account is usually best — see Part 3 on fees).
3. Choose **how much** — "full balance" for most bills.
4. Choose **when** — often you can pick the due date, or a few days before.
5. Review and confirm. You'll usually get an email confirming autopay is on. Keep it.

TIP

Turn it on for one bill first

Don't put every bill on autopay in a single afternoon. Pick *one* steady, predictable bill — a flat subscription or an insurance premium is perfect — and let it run for a month or two. Watch how it behaves, see the notice arrive, confirm the right amount came out. Once you trust it, add another. Confidence, one bill at a time.

HEADS UP

Note the date it pulls — and whether a bill discount applies

Write down which day of the month each autopay pulls, so you can keep enough in the account by then. Also: some companies offer a small discount for being on autopay — nice if so, but never let a discount alone talk you into autopaying a bill you'd rather watch by hand. The right bill matters more than a dollar off.

CHAPTER 19

The Honest Pros and Cons

Autopay is a wonderful tool and a slightly risky one, and you deserve both sides laid out plainly. Here's my honest accounting, so you can decide bill by bill.

The pros

- **You never pay a late fee** on a bill that's on autopay. This alone saves many folks real money over a year.
- **Nothing to remember.** No due dates to track, no logging in, no worry while you're away or unwell.
- **Your credit stays healthy** — on-time payments help; missed ones hurt. Autopay keeps you on time without effort.
- **Possible small discounts** from some billers for enrolling.

The cons — and they're real

- **Money leaves without you watching.** If your balance is low on pull day, the payment can overdraw the account and trigger fees.
- **Mistakes get paid automatically.** If a bill is wrong — a double charge, a rate that crept up, a service you canceled — autopay pays it anyway, and you may not notice for months.
- **Surprises on variable bills.** A bill that jumps (a high-use month, a price increase) comes out in full, which can catch you short if you weren't expecting it.
- **Forgotten subscriptions.** Autopay can quietly keep paying for things you no longer use. Out of sight, out of mind — and out of pocket.

FROM BILL

My honest rule for autopay

Here's how I think about it. **Autopay the bills that are steady and that you must never miss** — insurance, a loan, a flat subscription. **Watch by hand the bills that change** — the electric bill in a heat wave, anything where the amount surprises you. And **whatever you autopay, glance at it monthly.** Autopay should save you worry, not hide your money from you. Used that way, it's a gift. Used blindly, it can quietly cost you.

GOOD TO KNOW

You can turn autopay off any time

Autopay is never a trap. If you set it up and later decide you'd rather pay by hand, you go back into the same Autopay settings and switch it off — it's reversible in a minute. Knowing you can stop it any time is exactly why it's safe to try.

CHAPTER 20

Keeping a Cushion & Avoiding Overdrafts

The one real risk of autopay is simple: money comes out whether or not it's there. So the one real protection is simple too: **keep a cushion** — a little extra in the account so autopay always has enough. Let's make that easy.

What an overdraft is, and why it stings

An **overdraft** is when a payment tries to pull more than your account holds. Depending on your bank, the payment may bounce (and the bill goes unpaid, maybe with a late fee) or go through and leave you negative (with an overdraft fee from the bank). Either way, it costs money and worry — exactly what autopay was supposed to prevent. A cushion stops it cold.

How to keep a safe cushion

- **Keep a buffer in the account** that autopay pulls from — enough to cover a surprising month without you thinking about it. You decide the amount; the point is simply to have one.
- **Know your pull dates.** If several bills autopay the same week, make sure the balance covers them all by then (your bill list from Part 2 helps here).
- **Mind variable bills.** For a bill that can jump — summer cooling, winter heating — keep a little extra room so a high month doesn't overdraw you.

TIP

Turn on low-balance alerts

Most banks let you set a free **alert** — a text or email when your balance dips below an amount you choose. Set one a comfortable bit above zero, and your bank will tap you on the shoulder before any autopay has a chance to overdraw you. It's like a smoke detector for your checking account: quiet until you need it, then very glad you have it.

HEADS UP

Ask your bank what happens if a payment overdraws you

Banks handle overdrafts differently, and the fees and rules vary. It's worth a quick call to your bank to ask: "If an automatic payment is more than my balance, what happens, and what does it cost?" Knowing the answer *before* it happens lets you set your cushion wisely. There's no shame in asking — it's your money, and a good bank will explain plainly.

CHAPTER 21

Reviewing What Autopay Pays

The habit that turns autopay from "a little risky" into "entirely safe" is small and quick: **glance at your autopaid bills once a month.** Five minutes keeps you in charge of money that moves on its own. Here's exactly what to look at.

The monthly five-minute check

1. **Open the monthly notice.** Each autopaid biller emails what was (or will be) charged. Don't just delete it — give it a look.
2. **Does the amount look right?** Compare it to a normal month. A surprising jump deserves a closer look.
3. **Are you still using it?** Especially for subscriptions — am I still getting value from this, or paying out of habit?
4. **Glance at your bank balance** after the pulls, to be sure the cushion held.

Catching the sneaky ones

The charges autopay is worst at hiding are the small, steady ones you forget about — a streaming service, a membership, a "free trial" that quietly started billing. Once a year, sit down and look at *everything* coming out automatically, and ask of each: do I still want this? Cancel what you don't. This single yearly review puts real money back in pockets.

WHAT THIS DOES FOR YOU

Five minutes a month, in full control

This little review is the whole secret to safe autopay. It means the convenience is yours without the blindness — you never miss a due date *and* you never let a wrong charge or a forgotten subscription ride for months. Autopay does the remembering; you keep the judgment. That's exactly the right division of labor.

SCAM ALERT

A real charge you don't recognize? Check it the safe way

If a charge shows up you don't recognize, don't call a phone number from the email or click its links — that's how refund scams begin. Instead, go to the biller or your bank the way *you* know is real, or call the number on your card or paper statement, and ask about it there. Most odd charges have an honest explanation, but always check from your own front door.

FROM BILL

If a bill ever looks wrong, pause before you fret

A surprising autopay amount is usually explainable — a price increase you forgot, a higher-use month, a yearly renewal. But if something genuinely looks wrong and you can't make sense of it, don't stew over it. Call the biller through a number you trust, or call me, and we'll sort out what's what. A calm look almost always clears it up: (330) 200-8042.

PART 6

Statements, Paperless & Keeping Records

Reading a statement without the headache, deciding whether to "go paperless," saving your receipts and confirmations, and spotting a billing error. The quiet skills that keep your money life tidy and under your eye.

CHAPTER 22

Reading a Statement Without the Headache

A **statement** is just the detailed bill a company sends — on paper or online — showing what you owe and why. They can look busy and official, but every statement boils down to a few numbers that matter. Let's find them, so a statement never intimidates you again.

The handful of lines that matter

Line on the statement	What it tells you
Amount due / Balance	The number to pay. The single most important figure on the page.
Due date	The day to pay it by, to avoid a late fee.
Statement date / period	Which stretch of time this bill covers (last month's usage, say).
Previous balance & payments	What you owed before and what you've already paid — so you can see your last payment landed.
Minimum payment (cards)	The smallest a card will accept — but paying only this leaves a balance that collects interest.

If you read nothing else, read the **amount due** and the **due date**. Everything else is detail you can explore when you're curious, not homework you must do.

TIP

Check that last month's payment shows up

A good habit: each statement should show your *previous* payment received. Glancing at that confirms last month went through properly. If a payment you know you made isn't shown, that's worth a closer look — but usually it's just timing, and it'll appear shortly.

On a credit card — read a little closer

Credit-card statements have one extra thing worth understanding. The **minimum payment** is the least you can pay to stay in good standing — but if you pay only that, the rest carries over and you're charged **interest** on it. Paying the **full balance** each month avoids interest entirely. That's the single most valuable habit with a credit card, and why autopay on a card is usually best set to "full balance."

FROM BILL

I'll show you where the numbers are — your money choices are yours

I can help you *find and understand* the numbers on a statement — that's technology, and it's my job. Whether to carry a balance, which card to use, how to budget — those are money choices, and they belong to you and a financial person you trust, not to me. I'll never pretend otherwise. But you'll never have to feel lost reading the page.

CHAPTER 23

Going Paperless — Should You?

Sooner or later a company will invite you to "**go paperless**" — to stop mailed paper bills and get them by email or on their website instead. It's worth understanding before you say yes or no, because there's no single right answer; it depends on what suits *you*.

What "paperless" means

Going paperless (also called **e-statements** or "electronic delivery") simply means the company stops mailing you a paper bill. Instead, they email you when a new bill is ready, and you view it on their website or app. The bill itself is the same; only the delivery changes.

The honest trade-offs

Going paperless	
In favor	No clutter, nothing to lose in a pile of mail, instant access, better for the environment, and a check against mail theft of sensitive documents.
Against	You must remember to check email or the site — a bill you don't see is a bill you might miss. No paper copy in hand unless you save or print one.

HEADS UP

If you go paperless, make sure you'll actually see the bill

The one real risk of paperless is a bill arriving by email and getting lost among other messages — or landing in a "junk" folder you never check. Before going paperless, be sure the company's emails reach you and you'll notice them. Pairing paperless with autopay (so nothing's missed) or with a calendar reminder (Part 8) closes that gap nicely.

You can keep paper if you prefer — and you can change back

There is *nothing* wrong with keeping paper bills. Many sensible folks like a physical bill they can hold, file, and see in the mail pile. If that's you, decline the paperless invitation with a clear conscience. And if you try paperless and don't care for it, you can switch back to paper in the company's settings any time. It's your preference to make.

GOOD TO KNOW

Companies may nudge hard — a nudge isn't a requirement

Some companies push paperless with pop-ups, reminders, even a small discount. That's their preference (paper costs them postage), not a rule you must follow. If paper suits you, keep it. If a company claims you *must* go paperless, that's unusual — and worth questioning before you agree.

CHAPTER 24

Saving Receipts & Confirmations

When you pay online, your "receipt" is the confirmation the company shows you. Keeping these is your proof, and it's easy once you know a couple of simple ways. Let's build a tidy habit that takes seconds.

Three simple ways to save a receipt

- **Keep the email.** When a site offers to email your receipt, say yes. Make an email folder called "Bills" and move them there, or just leave them and search the company's name when you need one.
- **Take a screenshot.** On a phone or computer you can capture a picture of the confirmation screen — we'll show how below. The picture lands with your photos.
- **Jot it in your notebook.** Write the date, company, amount, and confirmation number. Plain and reliable.

How to take a screenshot

Your device	How to capture the screen
iPhone (newer)	Press the side button and the volume-up button together, quickly. The screen flashes; the picture is saved in Photos.
iPhone (with Home button)	Press the Home button and the side/top button together.
Android phone	Press the power button and volume-down button together for a moment.
Windows computer	Press the Windows key + Shift + S, then drag over the area to capture.
Mac computer	Press Command + Shift + 4, then drag over the area to capture.

WHAT THIS DOES FOR YOU

What this does for you

A saved receipt turns "I'm pretty sure I paid" into "here's the proof, with the date and confirmation number." If a company ever disputes a payment, you win the conversation in seconds instead of arguing from memory. It's the cheapest insurance there is — a few seconds per bill.

How long to keep them

A good rule of thumb: keep utility and ordinary bill confirmations for about a year, and keep anything tied to taxes, big purchases, or warranties longer. You don't need a filing cabinet —

an email folder or a phone album does the job. When in doubt, keeping a digital copy costs you nothing, so err on the side of keeping.

CHAPTER 25

Spotting & Handling a Billing Error

Now and then a bill is simply wrong — a double charge, a rate that crept up, a service you canceled still showing. Catching these is a quiet money-saver, and handling them is straightforward once you know the steps.

What to look for

- **An amount that jumped** for no reason you can think of.
- **A charge for something you canceled** or never signed up for.
- **The same charge twice** in one period.
- **A "late fee" when you know you paid on time** — your saved confirmation settles this.
- **A new "fee" or "surcharge"** you don't recognize.

What to do about it

1. **Gather your proof** — your saved confirmation, past statements, or your notebook.
2. **Contact the company the safe way** — the phone number or "contact us" on their real site or your paper statement, never a number from a suspicious message.
3. **Explain calmly** and give them the dates and amounts. Most errors are honest mistakes and get fixed on one call.
4. **For a credit-card charge you dispute**, you also have the right to formally dispute it with your card company — they have a process and timelines to protect you.
5. **Note who you spoke to** and when, in your notebook, until it's resolved.

TIP

Your saved confirmations are your best friend here

This is exactly why we save confirmations. A "you paid late" fee melts away the moment you say "I have confirmation number such-and-such showing I paid on the 10th." The folks who keep their receipts win these conversations quickly and calmly. The folks who don't end up arguing from memory — and often just paying it.

FROM BILL

A wrong bill is worth questioning — don't just pay it

Plenty of good people pay a wrong charge rather than make a fuss. Please don't. A polite, calm question costs you nothing and often saves real money, and companies fix honest errors all the time. If a bill genuinely puzzles you and you'd like a hand sorting it, call me — (330) 200-8042 — and we'll figure out together what it is and what to do.

PART 7

Staying Safe with Money Online

The most important part of this book. Scammers go hunting where the money is — so let's make you nearly scam-proof. Fake "overdue bill" messages, utility-shutoff threats, gift-card demands, payment-app traps, and the one habit that beats them all. Calm, clear, no fear-mongering.

CHAPTER 26

How Money Scammers Think

Before the specific scams, let me hand you the master key. Nearly every money scam, no matter how it's dressed up, works the same way underneath. Once you can feel that pattern, you'll spot trouble a mile off — and you won't need to memorize a hundred different tricks.

The three feelings they reach for

- **Urgency** — "Pay in the next hour or your power is cut off!" They rush you so you don't stop to think. Real companies don't threaten you into hurrying.
- **Fear** — "Your account is overdue," "There's a warrant," "Your service ends today." Fear makes good people do things they'd never normally do.
- **Something for nothing** — a refund you're owed, a prize, an easy fix. If it seems too good (or too scary) to be true, it is.

FROM BILL

My one rule that stops nearly every money scam

Here it is, plain: **Slow down, and never pay, share a code, or give account details because a message or call told you to.** Scams only work when they rush you. The moment you pause, hang up, and reach the company yourself — through a number or address *you* know — the spell breaks. There is no bill emergency so urgent that you can't take ten minutes to check first. None.

Things no honest company will ever ask

- Payment by **gift cards**, **wire transfer**, **cryptocurrency**, or a **payment app** to settle a bill. No real utility or biller is ever paid this way.
- Your **password**, your full **card number** read aloud, or a **code** they texted you.
- **Secrecy or pressure** — "stay on the phone," "don't hang up," "don't tell anyone." Honest business is never like this.

STAY SAFE

The single question that defangs almost any scam

When a message or call about a bill makes you anxious, ask yourself one question: **"Did I start this contact, or did they?"** If *they* reached *you* — a text, a call, an email out of the blue — put it down and reach the company yourself instead. Nearly every scam depends on you trusting contact *they* began. Flip that, and they're beaten.

CHAPTER 27

Fake "Overdue Bill" Texts & Emails

This is the scam aimed squarely at people who pay bills, so let's take it slowly. It arrives as a text or email claiming a bill is overdue, and it's designed to frighten you into paying — or into typing your details on a fake page.

How it works

A text or email lands: "Your account is past due. Pay immediately to avoid disconnection," with a **link** to "pay now" or a **number** to call. It may carry a company's logo and look official. The link leads to a counterfeit page built to steal your card or password; the number leads to a scammer posing as the company. There may be no overdue bill at all.

How to spot it

- **It came to you out of the blue** and pushes you to act *now*.
- **It wants you to click a link or call its number** rather than letting you go to the company yourself.
- **It may not even name the right company** — scammers blast these out, hoping you're a customer. (If it names a company you don't even use, that's a dead giveaway.)
- **Odd details** — a strange sender address, spelling slips, a greeting that isn't your name, a demand for an unusual payment method.

SCAM ALERT

"Final notice: your account will be disconnected today"

A classic. The message screams that your service ends *today* unless you pay through their link. Real billers send overdue notices by mail, give you time, and let you pay through your normal account — they don't cut you off within the hour by text. Don't click, don't call the number in the message. If you're worried, open the company the way you always do, or call the number on your paper bill, and check your real balance.

What to do

1. **Don't click, don't call the number in the message.** Not to "check," not to "unsubscribe."
2. **Check your real account** the way you know — your own app, your typed address, or the number on your paper bill — to see if anything's actually owed. Usually nothing is.

3. **Delete the message.** On a phone you can also report a scam text (often a "Report junk" option) and forward spam texts to **7726** (that spells SPAM), which helps carriers block them.

TIP

Your bill list is a scam-catcher

Remember the simple bill list from Part 2? It earns its keep right here. When a scary "overdue" message arrives, glance at your list: do you even pay that company, and how? If the message is about a company you pay by autopay, or one you don't use at all, you'll know in a heartbeat it's bogus. A little organization quietly protects you.

CHAPTER 28

The Utility-Shutoff Scam

This one deserves its own chapter because it's so common and so effective — a phone call or text threatening to shut off your electric, gas, or water within the hour unless you pay right now. It preys on a very real fear, and it's worth knowing cold.

How it works

Someone calls claiming to be from your utility company. Your account is overdue, they say, and a truck is on the way to cut your power *today* — unless you pay immediately, right now, while they stay on the line. They'll tell you to pay by a **payment app, a prepaid card, or gift cards**. The caller ID may even show the utility's real name (that can be faked). It is frightening by design, and it is a scam.

SCAM ALERT

"A truck is on the way — pay now or lose power"

Burn this in: **no real utility operates this way.** Utilities send overdue notices by mail, offer payment plans, and give you clear warning and time before any disconnection — they do not phone demanding immediate payment by gift card or app while a truck idles outside. The urgency *is* the scam. Hang up. Then call the number on your actual bill to check.

What real utilities do

- Send **written notices by mail**, with options and time to respond.
- Offer **payment plans** and let you pay through your normal account.
- Accept normal payment methods — never demand gift cards, wire, crypto, or a specific app.
- Won't text you demands unless you **signed up** for their alerts — and even then, won't ask you to pay through a link to an unknown page.

What to do if you get the call

1. **Don't pay, and don't panic.** Tell them you'll call the utility directly — a real company won't object.
2. **Hang up.** You owe a cold-caller nothing, however official they sound.
3. **Call your utility yourself** using the number on your paper bill or their real website — never a number the caller gave you — and ask if there's truly a balance.

4. **Report it** to your utility (they track these) and to the FTC at **reportfraud.ftc.gov**.

FROM BILL

When a caller rushes you about a bill, that alone is the tell

I want this to be reflex for you: the instant a caller pressures you to pay a bill *right now* by an odd method, you don't need to figure out if they're real — the pressure itself is your answer. Hang up and call the company on a number you trust. You will never regret hanging up on a real company; you may deeply regret not hanging up on a fake one. And I'm always here to talk it through: (330) 200-8042.

CHAPTER 29

Gift Cards, Wires & Crypto — Always a Red Flag

Some payment methods are so beloved by scammers, and so useless to honest billers, that the mere *request* for them is proof of a scam. If you learn just this one chapter, you'll dodge a huge share of the money fraud out there.

The scammer's favorite three

If anyone asks you to pay by…	Know this
Gift cards	Apple, Amazon, Google Play, Visa gift cards — "buy these and read me the numbers." Once read aloud, the money is gone and untraceable.
Wire transfer	Sending money by wire (Western Union, MoneyGram, a bank wire) to a stranger. Fast, final, and nearly impossible to claw back.
Cryptocurrency	"Pay with Bitcoin," often at a special machine at a store. Irreversible and anonymous — a scammer's dream, and never how a real bill is paid.

STAY SAFE

No real bill is EVER paid in gift cards — none

Say it with me: **no real business, government office, or utility is ever paid in gift cards.** Not the electric company, not the IRS, not Medicare, not your bank, not a court. If anyone — ever — tells you to buy gift cards and read them the numbers to settle a bill or fix a problem, it is 100% a scam, every single time, no exceptions. Put the phone down and, if you'd like, call me.

Why scammers love them

All three share one feature: once the money's sent, it's **gone for good**. There's no bank to reverse it, no chargeback, no tracing it. That's exactly why honest companies *don't* use them — real billers want normal, traceable payments — and exactly why crooks demand them. The payment method itself tells you everything.

TIP

Stores are fighting back — let them help you

Many stores now post warnings by the gift-card rack and train cashiers to ask, kindly, "Is anyone instructing you to buy these?" If a cashier gently questions a big gift-card purchase, they're not being nosy — they're trying to save you from a scam, and it works. There's no shame in it. A good answer is simply, "You know, let me go call the company first."

CHAPTER 30

Zelle & Payment Apps — Heavy Caution

You may have heard of apps that send money person-to-person in seconds — **Zelle**, Venmo, Cash App, and others. They can be handy between people who already know and trust each other. But for paying bills and dealing with strangers, they carry a serious catch, and I want you to understand it plainly.

What these apps are

These are **person-to-person** ("P2P") payment apps — built for sending money to people you know: splitting a dinner, paying back your daughter, chipping in on a gift. Zelle is often built right into bank apps; the others are separate. They move money fast — and that speed is exactly where the danger lies.

STAY SAFE

The catch: these payments are instant and usually final

Here's the hard truth. Money sent through these apps is often **instant and irreversible** — like handing over cash. If you send it to a scammer, there is usually **no getting it back**; these apps generally offer little or no protection for payments *you authorized*, even when you were tricked. That's the opposite of a credit card, which can dispute and reverse. Treat these apps like cash: only ever send to people you truly know and trust.

How scammers use them

- **The utility/bill scam** — "pay your overdue bill through Zelle right now." No real biller asks this. (Shutoff scammers overwhelmingly favor these apps, precisely because the money can't be clawed back.)
- **The "wrong number" refund trick** — a fake message says money was sent to you by mistake; please send it back. The original was never real; your "refund" is a gift to a crook.
- **The bank-impostor call** — "we're from your bank's fraud team; send yourself money through Zelle to protect it." This drains your account. Your bank will never tell you to do this.
- **Marketplace deposits** — a "seller" wants a deposit by app before you've seen the item. Once sent, it's gone.

SCAM ALERT

"This is your bank — send money to yourself to keep it safe"

This one has cost people dearly, so know it cold: **your bank will never call and tell you to move your own money through Zelle or any app "to protect it."** That instruction is always a scammer, full stop. Real banks don't work that way. Hang up and call your bank on the number on your card. Money you "send to yourself" at a caller's direction goes straight to the crook.

The safe rule for payment apps

- Use them **only with people you personally know** — never a stranger, a "company," or a bill.
- **Never pay a bill** through a P2P app. Pay billers through their site, your bank's Bill Pay, or autopay — the ways in this book, which carry real protections.
- **Double-check the name and number** before sending even to someone you know — a typo sends cash to a stranger you can't recover from.
- If anyone *pressures* you to use one, stop. Pressure is the proof.

FROM BILL

If you've only met them in a message, never send money

A plain, protective rule that covers a world of trouble: **never send money through an app to anyone you've only dealt with by message or phone.** Not for a bill, not for a deposit, not for a refund, not for a sweetheart, not for an emergency. A genuine person or company understands and won't pressure you. Pressure is the proof it's a scam — and when in doubt, call me first: (330) 200-8042.

CHAPTER 31

Only Ever Type the Address Yourself

We met this habit in Part 2, and it's so important for your money that it earns a chapter of its own here among the scams. It is the single most powerful protection you have, and it's wonderfully simple.

The habit, in one sentence

To reach your bank or a biller, go there yourself — type the address you know, or open your own installed app — and never arrive by clicking a link or calling a number a message gave you. That's the whole thing. Nearly every money scam depends on *them* bringing you a fake door. Always use your own front door, and the fake one can't catch you.

Why it beats so many scams at once

Look back at the scams in this part — the fake overdue text, the shutoff call, the Zelle bank-impostor. Every one of them needs you to follow *their* link or call *their* number. This single habit defeats all of them in one move, without your having to figure out which particular trick you're facing. You don't diagnose the scam; you just never use the door they brought.

Instead of…	Always do this
Clicking "pay now" in a text or email	Open the company yourself — your app or typed address
Calling the number in a message	Call the number on your paper bill or the real website
Trusting caller ID that shows a company	Hang up; call the company back on a number you trust
Searching and clicking the top result	Type the address directly, or look past "Sponsored" results
Logging in from a link to "fix" your account	Log in the way you always do, from your own front door

WHAT THIS DOES FOR YOU

One habit, most of your safety

If this book could give you only one thing, it would be this habit. Master "I always go to them myself," and you've closed the door on the great majority of money scams in a single stroke — no memorizing, no fear, just a calm, unhurried reflex. That reflex is worth more than any list of specific tricks.

TIP

Make your own front doors easy to use

The habit is easier to keep when your real doors are handy: install your bank's and billers' official apps yourself, bookmark their real websites while you're sure you're on them, and write the real web addresses on your bill list. When the real door is one tap away, you'll never be tempted by a stranger's link.

CHAPTER 32

If You've Already Been Caught

If you're reading this because something has already happened — you paid a scammer, shared a code, or typed your details on a fake page — take a slow breath. You are not foolish, and you are not alone; this happens to sharp, careful people every single day. What matters now is acting calmly to limit the damage. Here's exactly what to do.

Right away

1. **Stop all contact** with the scammer. Don't send another cent, and don't believe promises that paying "one more fee" will set things right — it won't.
2. **Call your bank or card company now**, using the number on your card or statement. Tell them it's fraud. They can often freeze the account, stop or reverse recent charges, and watch for more.
3. **Change passwords** on any account you may have exposed — your bank first, then your email — and turn on two-factor if it isn't already.
4. **If you paid by gift card**, call that card's company (the number is on the back) right away — occasionally funds can be frozen if you act fast.

Then

- **Report it** to the U.S. Federal Trade Commission at **reportfraud.ftc.gov**, and to the real company that was impersonated. Reporting helps investigators and may help others.
- **Watch your accounts closely** for a while, for any charge you don't recognize.
- **Tell someone you trust** — family, or me. Talking about it is not weakness; it's how you get help and stop it going further.
- **Beware follow-up scams.** Once caught, you may be targeted by a fake "recovery service" promising to get your money back for a fee. That's another scam. Real help never works that way.

FROM BILL

No judgment — let's just get you safe

Please don't suffer in silence out of embarrassment. I have helped many good people through exactly this, and not once have I thought less of them — these scammers are professionals, and being targeted says nothing about you. Call me at (330) 200-8042 and we'll go through it together, calmly, make the right calls to your bank, and lock everything back down. That's what I'm here for.

PART 8

Staying Organized & When to Call Bill

Pulling it all together — a simple bill calendar, what to automate versus watch, a plain-English glossary, quick fixes, your one-page cheat-sheet, and an honest word about when to pick up the phone.

CHAPTER 33

Building a Simple Bill Calendar

The surest way to never miss a bill — or be rattled by a fake "overdue" message — is to know, at a glance, what's due and when. You don't need fancy software. A simple calendar, on paper or on your phone, does it beautifully. Let's build yours.

The paper way

Take a wall calendar or a single sheet. For each bill, note its name and roughly which day of the month it's due. Mark which ones are on autopay (so you know they handle themselves) and which you pay by hand. That's a complete bill calendar — and many folks never need more than this.

The phone way

Your phone's **Calendar** or **Reminders** can nudge you. Create a *repeating* reminder a few days before each bill's due date — "Pay water bill" on the 10th of every month — and your phone taps you on the shoulder every time, forever, without you lifting a finger again.

1. Open **Reminders** (iPhone) or **Calendar**/**Google Calendar** (Android).
2. Add a reminder like "Pay electric bill."
3. Set the date a few days before it's due, and choose **Repeat** → **Monthly**.
4. Save. From now on it reminds you every month, automatically.

WHAT THIS DOES FOR YOU

What this does for you

A bill calendar turns "I hope I didn't forget anything" into quiet certainty. You see the whole month at a glance, nothing sneaks up on you, and when a scary "you're overdue" message arrives, you can check your own calendar and relax. Peace of mind, built from a sheet of paper or a few taps.

TIP

Group your bills into one or two sittings

Rather than paying bills scattered across the month, many folks pick one or two days — say the 1st and the 15th — and handle everything due in that stretch at once. Fewer sittings, less to track, and a tidy rhythm. Your calendar shows you which bills fall into each sitting.

CHAPTER 34

What to Automate vs. What to Watch

By now you've met all the tools — paying by hand, scheduling, and autopay. The art is matching each bill to the right tool. Here's my honest, practical guide to sorting them.

Good candidates for autopay

- **Steady, predictable bills** — a flat insurance premium, a loan or mortgage payment, a fixed subscription. Same amount every month, so no surprises.
- **Bills you must never miss** — where a late payment has real consequences. Autopay's reliability shines.
- **Credit cards set to "full balance"** — so you're never late and never carry interest (as long as the money's there).

Better to watch by hand (or schedule)

- **Bills that change a lot** — electric and gas, which swing with the seasons; anything usage-based. You'll want to eyeball these.
- **Bills you're thinking of canceling** — don't autopay something you might drop.
- **New billers** — pay by hand for a few months until you trust the amounts.
- **Anything that's ever surprised you** — if a bill has a history of odd charges, keep your eye on it.

For each bill, ask…	Then do this
Automate it	Steady amount, must-not-miss, you've watched it a while and trust it.
Schedule it	You want control of each payment but never want to forget — the middle path.
Watch it by hand	Amount varies, might cancel, new, or has surprised you before.

FROM BILL

Automate the boring, watch the lively

Here's the whole philosophy in a line: **automate the boring, predictable bills; keep your eye on the lively, changeable ones.** Let autopay carry the steady weight so you never miss a due date — and reserve your attention for the handful of bills that actually need it. That balance gives you reliability and control at once, which is exactly what good money habits feel like.

TIP

Revisit the mix once a year

Your bills change — a loan gets paid off, a new subscription creeps in, a steady bill turns lively. Once a year, run down your list and ask whether each is still on the right tool. It takes a few minutes and keeps your whole system fitting your actual life, not last year's.

CHAPTER 35

A Plain-English Glossary

Paying online has a vocabulary all its own, and the words can make simple things sound harder than they are. Here's a plain-English dictionary of the terms you'll meet. Keep it handy for the first few weeks; soon you won't need it.

Word	What it means
Biller	A company you owe money to — your electric company, insurer, phone company.
Payee	Your bank's word for a company (or person) you pay through Bill Pay.
Account number	The number a company uses to identify your account with them. On your bill.
Bill Pay	Your bank's free service for paying many billers from one place.
Autopay	An arrangement for a bill to be paid automatically each month.
Recurring payment	Another name for a payment that repeats on its own — same idea as autopay.
One-time payment	A single payment you make this time only, not repeating.
ACH / bank payment	Paying straight from your checking account. Usually free.
Convenience fee	An extra charge some billers add for paying by card.
Debit card	A card that pulls money straight from your checking account.
Credit card	A card that borrows money you pay back later, with interest if you carry a balance.
Statement	The detailed bill showing what you owe and why.
Minimum payment	The least a credit card will accept — paying only this leaves interest-bearing debt.
Paperless / e-statement	Getting bills electronically instead of in the mail.
Confirmation number	Your proof-of-payment code, given right after you pay.
Overdraft	When a payment tries to pull more than your account holds — may cost a fee.
Two-factor (2FA)	A second step at login — a code to your phone — for extra security.
Encryption	The scrambling that protects your details as they travel online.
P2P app	A person-to-person money app (Zelle, Venmo) — for people you know, not bills.

Word	What it means
Phishing	A fake message trying to trick you into giving up a password or payment.

CHAPTER 36

Your Bill-Pay Cheat-Sheet

Tear this page out, or fold its corner. These are the everyday moves, all in one place.

Paying a bill

To do this…	Do this
Pay on a biller's site	Go to them yourself → Log in → find Pay → amount, account, date → Confirm
Pay many bills in one place	Your bank's Bill Pay → pick the payee → amount & date → Submit
Pay a person or small biller	Bank Bill Pay (it mails a check) → allow a week
Set a bill to pay itself	Biller's site → Autopay → full balance → from bank account
Avoid a card "convenience fee"	Pay from your bank account instead of a card

Keeping it safe & tidy

To do this…	Do this
Keep proof you paid	Save the emailed receipt, or screenshot the confirmation number
Protect a money account	Long passphrase + two-factor turned on
Reach a bank or biller	Type the address yourself, or use your own app — never a link
Never miss a due date	A bill calendar + autopay on steady bills + a cash cushion
Check a payment landed	Look in payment history, or your bank balance, in a day or two

Staying safe from scams

Situation	What to do
"Overdue — pay now!" text or email	Don't click. Check your real account yourself
Call threatening to shut off utilities	Hang up. Call the number on your paper bill
Anyone wants gift cards, wire, or crypto	Stop. It's a scam. Never pay this way
"Send money through Zelle to protect it"	Always a scam. Your bank never says this
A code texted to you "to confirm"	Never read it to anyone. It's yours alone
Not sure if something's real	Slow down. Go to them yourself. Call Bill if unsure

CHAPTER 37

When to Call Bill

I built this book so you could do most of your bill-paying yourself, at your own pace, with confidence. And you can. But part of doing things well is knowing when a task is worth handing to someone who does it every day — so you can spend your time living instead of wrestling with a screen. Here's my honest take on when to pick up the phone.

Good reasons to call

- You got a bill, text, call, or "offer" that feels off and you'd like a **second opinion** before you do anything — always a good call, never a bother.
- You think you may have been **scammed**, paid the wrong place, or shared something you shouldn't have, and you want help locking things down.
- You'd like to get set up properly the **first time** — your logins, two-factor, a bill or two online, autopay where it makes sense — with a patient person beside you.
- You're **locked out** of an account and the recovery steps aren't working.
- A payment went somewhere it shouldn't have, or won't go through, and you've tried once or twice.

What working with me is like

I'm Bill, and I run **Bill's Home Tech** right here in Portage County, Ohio. I've spent **30+ years** helping people feel at home with their technology, and I treat every call the way I'd want my own parents treated: patiently, in plain English, with no rushing, no jargon, and never, ever any eye-rolling. There is no such thing as a silly question with me. And I'll always be honest about what's technology (my job) and what's a money decision for you and your own advisor.

How to reach me	
Call or text	(330) 200-8042
Book online	billshometech.com/book
Where I serve	Portage County, Ohio and nearby
What it costs	Fair, honest, and told to you up front — no surprises

FROM BILL

You're never a bother — that's the whole job

Some folks hesitate to call because they don't want to be a nuisance. Please don't feel that way. Helping you is not an interruption to my work — it *is* my work, and it's work I love. Whether it's a five-minute question about a suspicious text or sitting down to set up all your bills from scratch, I'm glad to help. That's what I'm here for.

GOOD TO KNOW

If you reach my website, you may meet Sophie

When you visit billshometech.com, you might be greeted by **Sophie**, my friendly assistant on the site. She can answer quick questions and help you book a time with me. She's there to make reaching me easier — but a real person (me) always does the actual help.

Thank you for letting me be your guide through paying bills online. Take your time, keep your money safe, slow down whenever something feels rushed, and remember — you really can do this, and you're never stuck alone. I'm proud of you for learning something new.

— Bill