

FINANCE

Take Control of Your Personal Finances with New Express Bill Pay

NewsUSA

(NU) - We all work hard for our money, which in turn is divided up to pay our bills. That's how it works. But with the added stress of managing daily life, managing bill payment can often be overwhelming and sometimes get overlooked. It can be hard to keep track of what's due and when; never mind those bills that have fallen through the cracks and are late.

Here are some tips to help, according to finance experts:

- **Learn Self-Control** – Learn the fine art of delay gratification, and you'll soon find it easy to keep your finances in order. Although you can effortlessly purchase an item on credit the minute you want it, it's better to wait until you've actually saved up the money. In this way, you may even be able to get a deal by paying cash at the outset.

- **Take Control of Your Own Financial Future** – Find a personal finance app. It is an essential component for managing modern life. Personal finance apps help remind you to pay bills, keep an eye on account balances, and stay within budgets – things we need to do daily and for which we often need reminders. For example, Express Canada recently launched a free, web-based application that will offer a more improved approach to users' cash flow management and regular bill payment, which will invariably improve the credit rating with service providers. Payment for bills are made directly from XBP International to service providers by a click of a button. Users receive regular reminders for upcoming and overdue bills through email notifications, which improve regular bill paying habits. Users can also easily track and reconcile accounts with services providers.

- **Know Where Your Money Goes** – It is extremely important to make sure your expenses aren't exceeding your income. The best way to do this is by budgeting. In



addition, keeping your recurring monthly expenses as low as possible will also save you big bucks over time.

“Plan Bill Payment” from XBP International is a perfect solution, developed by Express Canada (Ca) Corp., a Canadian corporation with a specialty in developing financing and business solutions for individuals, corporate and government. XBP International provides users with a schedule of the cash amount needed for the next 30 days. This enables users to coordinate paycheck or available cash with bill payment schedules – a great financial planning tool.

- **Start an Emergency Fund** - Having money in savings to use for emergencies can keep you out of trouble financially and help you sleep better at night – especially when those large life events occur. Also, if you get into the habit of saving money and treating it as a non-negotiable monthly “expense,” pretty soon you'll have more than just emergency money saved up.

Banking and managing money keep getting easier. All the financial capabilities are a far cry from the pre-Internet days, when tracking expenses involved saving receipts, opening paper bills, and writing down every time you gave someone a fistful of cash.

For more information, visit <https://xbp.today>