CREDIT DAD

Autopay needs a cash check

A payment schedule cannot fill a budget gap.

Fictional cash after payday

$950

Rent	**- $600**
Electricity	**- $120**
Required loan payment	**- $90**

Left after those bills: $140

Food and needed travel: $170

$30 short before more debits

Choose a real way to close the gap first.

1. **Check before allowing a withdrawal**

   Confirm amount, debit or delivery date, usable cash and an alert. Check both bank and biller records.

CFPB: Automatic payments. Amounts are fictional. Bank bill pay and a company debit work differently. Read the full guide.

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