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Write an introduction to an informative and factual blog post titled "I'm sick of being behind on my bills". This is the opening paragraph. It doesn't need to be shorter than this, I just want more of it done. The best way not to get behind on your bills is not use money at all. If you're not using money, then how can you ever be short on it? The only problem with doing that is that some people don't have enough time in the day for their jobs, so they need something like a credit card or PayPal account instead. That means they pay interest rates on top of what they owe for what they bought with their credits cards. That means they're going to have a lot of debt by the time they're 60 years old. I just don't have the money to use credits cards or PayPal, so I'm going to pay everything off as soon as I can. I've spent a lot of time collecting a bunch of money from others using my website, The Artisan Shoppe, so nowadays I only have the credit cards I have from those sales. I've been careful with those credit cards because each one comes with very high interest rates and fees as well as a big balance to pay back. That's why it's important that you do all you can to avoid getting behind on your bills when you try to use money instead. I've been following the advice I gave my readers on this subject, which is to start using credit cards with no credit limit for purchases and save money elsewhere. I'm also paying off my mortgage each month so that I don't pay interest. I always pay late fees on my bills, which is what most people do to be more aggressive with collections agencies. I was even once behind taking payments online, which means that if anyone else goes behind on them too I also am. You probably already know that making good progress on your bills doesn't just mean paying them all at once or even faithfully paying them every week day. It also means paying them early. That means you make a payment on a bill before it's due. You can even do that by borrowing money from a friend and agreeing to pay a little bit of a fee every few months. My late fees aren't going well right now, because last year I forgot to pay my license online for six months in a row, and then I didn't pay my taxes for four years after that, which was two years after I sold The Artisan Shoppe. I'm trying to do better at paying my bills now though. When I bought the large truck for my business, I made an arrangement to get a lower interest rate by paying for it all at once. I'm only paying the money to my bank, but it's paid off in one installment rather than six. This means I'm also able to make extra investments without having to set aside an extra amount of money, which is what you need when you're hiring employees or buying other things that really help your business. If you're not using money instead of using credits cards or PayPal then you just need to save up some money every week and pay your bills early so that your bills are never overdue.

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