

How to manage your money

We all know that keeping track of your finances can be difficult, so we've pulled together this checklist to help you manage your Avon money!

- **Keep your Avon money separate** – it's a good idea to have a different purse or wallet so your money doesn't get mixed up. You can even set up a new account to keep your Avon money.
- **Always carry change** – try to keep some small change on you to help you and your customer out.
- **Remember that Avon doesn't accept customer cheques.** If your customers wish to pay by cheque, make sure they make them payable to you, not Avon. If you are accepting cheques as a form of payment, be vigilant and make sure you write down the cheque card number on the back of the cheque.
- **Never leave goods with the customer without full payment** – even with people you know. You can always explain this payment policy when you pick up your orders from your customers, it's outlined on the customer order slip.
- Make sure that **customers have added up their orders correctly** on the customer order slip.
- As soon as you have collected the amount you owe Avon, **pay your Avon account** – certainly within 13 days of the date of your invoice, or when placing your next order if that is sooner. When you have paid Avon what you owe, the rest is yours, unless you have already sold on some MoneyMaker items – see the tip below. Remember that extra charges are applied if your payment is late and your next order may be delayed.
- **Always keep your invoices, your copy of your returns forms and payment receipts** so you have a record of your transactions.
- If you ever get into a muddle with your finances, it is best to **contact us** as soon as possible so we can help you make suitable arrangements.
- Remember, details of how you conduct your Avon account will be **shared with a credit reference agency** and will affect how other companies view your credit-worthiness.



Money maker tip!

Remember that Money Maker offers are billed 2 campaigns after the products are supplied to you so make sure you set aside the money from customers as you receive it - or pay it to Avon early!