

Audio Index:

Slow dialog: 0:40

Explanations: 2:19

Fast dialog: 14:30

Grace: Did you already pay the **bills** for this month?

Will: No, **I haven't gotten around to it** yet. Why?

Grace: We got a **late notice** from the credit card company. The notice says that they haven't received the payment yet and it's **past the due date**. We are being charged a **late fee** plus a **finance charge** of 15%.

Will: Let me see that. That can't be right. I paid the **minimum** payment on the last bill. I **better** call and talk to **customer service** tomorrow. I'm sure it's a **mix-up**.

Grace: I really hope so. The last time we were late with the payment, I tried calling them and telling them that **the check was in the mail**, but they didn't buy it.

Will: That's different. Don't worry about it. I'm sure I'll **get it straightened out**. **Worse comes to worst**, we're only a month late. They won't send the **collection agency** after us.

Grace: I know I can count on you to take care of it. I just don't want this late payment to affect our **credit rating**.

Will: Leave it to me. I'll take care of it on