

## Tool 2:

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# Bill calendar

Bills are a fact of life and—while they are not fun to pay—most bills are at least predictable.

Figuring out which bills you expect throughout the month can be helpful in a couple of ways. Doing so helps you to plan to have enough money or other financial resources on hand to pay them. In addition, thinking about the amounts and timing of your bills might help you think of ways to reduce your expenses over the course of the month. Finally, some people find that thinking ahead about their bills helps reduce the stress of being surprised by bills when they arrive in the mail.

Create a bill calendar using the following tool:

1. Print the bill calendar.
2. Fill in the name of the month and year.
3. Add numbers to represent the days of the month.
4. Gather all of the bills you pay in one month OR use the information from your *Tool 1: Spending tracker*.
5. On another piece of paper, write down the due dates for these bills.
6. Since due dates are when bills must arrive, also write the date bills must be sent:
  - If paying by mail, mark the due date at least 7 days before it is due.
  - For in-person or automatic bill payment, mark one or two days before the due date to ensure you are not late.
7. Then fill in the calendar with the business or person you owe the money to, the date the money must be sent to arrive on time, and the amount that is due.
8. Put this calendar somewhere you will see it every day to ensure you are not forgetting about important bills.

Here is a sample week to show you how the tool works:

Sun.	Mon.	Tues.	Wed.	Thurs.	Fri.	Sat.	End of Week
1	2	3	4	5	6	7	
Bills:	Bills: Phone bill, \$60 Rent, \$500	Bills:	Bills:	Bills:	Bills: Car payment, \$180	Bills:	Total bills for week: \$740

Once you become comfortable with this tool, you may want to explore online bill reminder services or apps that help keep you on track for paying your bills on time.

**For more information on financial services that may help you pay your bills, see *Module 13: Evaluating financial service providers, products, and services.***

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Sun.	Mon.	Tues.	Wed.	Thurs.	Fri.	Sat.	End of Week
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Bills:	Bills:	Bills:	Bills:	Bills:	Bills:	Bills:	Total bills for week:
—	—	—	—	—	—	—	
Bills:	Bills:	Bills:	Bills:	Bills:	Bills:	Bills:	Total bills for week:
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Bills:	Bills:	Bills:	Bills:	Bills:	Bills:	Bills:	Total bills for week:
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Bills:	Bills:	Bills:	Bills:	Bills:	Bills:	Bills:	Total bills for week:
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Bills:	Bills:	Bills:	Bills:	Bills:	Bills:	Bills:	Total bills for week: