

Bill calendar

Figuring out which bills to expect throughout the month helps you plan to have enough money or other financial resources on hand to pay them. It can also help you think of ways to reduce your expenses over the course of the month. Some people find that thinking ahead helps reduce the stress when the bills arrive in the mail.

Create a bill calendar using this tool:

- Gather all of the bills you pay in one month OR use the information from your pending tracker.
- Write the due dates for these bills. Since due dates are when bills must arrive, write the date bills must be sent. If you're paying by mail, mark the due date at least 7 days before it is due. For in-person or electronic bill payment, mark one or two days before the due date to ensure you are not late.
- Write the company or person you owe the money to, and the amount that is due on the date the bill must be sent in order to arrive on time.
- Put this calendar somewhere you will see it every day to ensure you are not forgetting about important bills. The back of the bedroom door is a good example.

For more information on financial services that may help you pay your bills, see *Module 8: Money services, cards, accounts, and loans: Finding what works for you.*



Month: _____

SUN ____	MON ____	TUE ____	WED ____	THUR ____	FRI ____	SAT ____	Total bills for week
SUN ____	MON ____	TUE ____	WED ____	THUR ____	FRI ____	SAT ____	Total bills for week
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