



BILL MONTH SCORE CARD

Six kinds of bill. Gather one, mark it off, take the ticket. Write each one into the week it lands in, then add up the shaded rows at the bottom. That number is what the end of the month already owes, and knowing it on the 5th is the point.

NO.	WHAT TO GATHER	GOT IT	TICKET
1	HOUSING Rent or mortgage, HOA dues, anything billed with them.	☐	☐
2	CAR Payment and insurance. Check the insurance term, it's often not monthly.	☐	☐
3	UTILITIES Electric, gas, water, trash, sewer. Use last month's amount.	☐	☐
4	PHONE AND INTERNET Cell, home internet, cable.	☐	☐
5	INSURANCE AND HEALTH Health, dental, life. Anything not already on line 2.	☐	☐
6	THE REPEATING EXTRAS Subscriptions as one line, plus gym, storage, pet care, childcare.	☐	☐

YOUR BILL MONTH

Write each bill on the row for the week it's due, with the day and the amount. **The shaded rows are the stretch that gets tight**, because the big fixed ones land there.

DAYS 1-7 Start of the month		WEEK TOTAL
DAYS 8-14		WEEK TOTAL
DAYS 15-21		WEEK TOTAL
DAYS 22-28 The tight stretch		WEEK TOTAL
DAYS 29-31 And the 1st, if it lands there		WEEK TOTAL

BILLS ON THE PAGE

WHOLE MONTH TOTAL

WHAT THE END OF THE MONTH ALREADY OWES

KINDS GATHERED / 6

One ticket per kind you gather, not per bill you write down. Six kinds means six tickets for finishing the sheet. A kind you don't have still counts, because you checked and now the month is complete.

USE LAST MONTH'S AMOUNT
Utilities move around. Copy what you actually paid last month rather than guessing or leaving it blank. A rough number on the page beats an exact one in your head.

THE NUMBER IS FOR THE 5TH, NOT THE 25TH
The shaded total is only useful early, while the rest of the month hasn't happened yet. Stick this where you'll see it in the first week.