



REAL MONTHLY NUMBER SCORE CARD

For the bills that skip most months and then show up big. Check four places, mark each one off, take the ticket. Write each bill below and work across the row to what it costs per month. Add the last column and you have what these bills cost you every month, no matter when they're due.

NO.	WHERE TO LOOK	LOOKED	TICKET
1	YOUR CAR Insurance, registration, a roadside plan. Check whether your insurance bills every six months or once a year.	☐	☐
2	YOUR HOME Renters or homeowners insurance, property tax, HOA dues. Already paid through your mortgage escrow? Skip those.	☐	☐
3	YOUR MEMBERSHIPS Warehouse clubs, Amazon Prime on a yearly plan, AAA, anything you renew once a year.	☐	☐
4	YOUR YEARLY SUBSCRIPTIONS Apps and software on a yearly plan. Check your phone's subscriptions list and search your email for "annual."	☐	☐

YOUR BILLS, PER MONTH

Times a year: **once a year = 1, twice a year = 2, every 3 months = 4, every 2 years = 0.5.**
Multiply for the year, divide by 12 for the month.

THE BILL	AMOUNT each time	TIMES A YEAR circle one	PER YEAR amount × times	PER MONTH per year ÷ 12	NEXT DUE month
Example: Costco Gold Star	\$65	1240.5	\$65	\$5.42	Aug
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BILLS ON THE PAGE

PER YEAR COLUMN, ADDED UP

YOUR REAL MONTHLY NUMBER (PER MONTH COLUMN, ADDED UP)

PLACES LOOKED

/ 4

One ticket per place you look, not per bill you write down. Four places means four tickets for finishing the sheet. A place with nothing in it still counts, because you checked.

USE THE AMOUNT ON THE LAST BILL

COPY what you paid last time, not a guess. If the price went up at renewal, cross it out and write the new one. The total only needs that one row fixed.

READY ON TIME

Want the money there when it's due? Divide the amount by the months left until the next due month. Once it's paid, go back to the per month column.