

BILL PAYMENT CALENDAR • 2027

TICK WHEN PAID

MONTHLY INCOME (FOR COVER CHECK)

\$7,500

Teal cells are inputs · frequency options: Monthly, Quarterly, Annual · MTH sets the first due month for quarterly and annual bills

#	Bill	Category	Frequency	Day	Mth	Amount	Auto	J	F	M	A	M	J	J	A	S	O	N	D	Per Year	Paid
1	Rent	Housing	Monthly	1		\$1,850	☑	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	\$22,200	0
2	Electricity	Utilities	Monthly	8		\$145	☑	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	\$1,740	0
3	Gas	Utilities	Monthly	8		\$95	☑	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	\$1,140	0
4	Water	Utilities	Quarterly	15	1	\$180	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	\$720	0
5	Internet & phone	Utilities	Monthly	12		\$89	☑	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	\$1,068	0
6	Mobile plans	Utilities	Monthly	18		\$120	☑	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	\$1,440	0
7	Car loan	Transport	Monthly	5		\$412	☑	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	\$4,944	0
8	Car insurance	Insurance	Annual	20	3	\$1,240	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	\$1,240	0
9	Home insurance	Insurance	Annual	20	6	\$890	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	\$890	0
10	Health insurance	Insurance	Monthly	1		\$520	☑	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	\$6,240	0
11	Council tax	Housing	Monthly	10		\$210	☑	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	\$2,520	0
12	Childcare	Family	Monthly	1		\$980	☑	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	\$11,760	0
13	Groceries budget	Living	Monthly	1		\$850	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	\$10,200	0
14	Streaming bundle	Living	Monthly	22		\$46	☑	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	\$552	0
15	Gym membership	Living	Monthly	2		\$65	☑	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	\$780	0
16	Credit card	Debt	Monthly	25		\$300	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	\$3,600	0
17	Student loan	Debt	Monthly	28		\$240	☑	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	\$2,880	0
18	Property tax	Housing	Quarterly	30	2	\$720	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	\$2,880	0
Due Each Month →						\$76,794		\$6,102	\$6,642	\$7,162	\$6,102	\$6,642	\$6,812	\$6,102	\$6,642	\$5,922	\$6,102	\$6,642	\$5,922	\$76,794	
Left After Bills →						\$13,206		\$1,398	\$858	\$338	\$1,398	\$858	\$688	\$1,398	\$858	\$1,578	\$1,398	\$858	\$1,578	paid 0 of 178	

Eighteen bills totalling \$76,794 a year — an average of \$6,400 a month against \$7,500 of income, leaving \$13,206 across the year. 12 of the 18 are on autopay.

The heaviest month is March at \$7,162 — car insurance, property tax and the quarterly water bill land together. The lightest is September at \$5,922.