

	A	B	C	D	E	F	G	H	I	J
1	Instructions....									
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3	1. Collect all bills, jot down due dates, total due each month, account numbers, etc.									
4	2. Purchase or recycle a large three ring binder, and enough pocket dividers to cover all your bills									
5	3. Organize the binder with a pocket for each bill, and a front pocket with a "due current" tab.									
6	4. Print this form, horizontally (landscape), and punch holes to keep it in the front of your binder.									
7	(You may want to get an optional "write-on" cardboard insert to give you a surface to write against.)									
8	a. You will be printing a copy of the form for each month.									
9										
10	5. Fill in the form as follows: Mark the top of the page with the month you are recording									
11	a. List the names and account numbers of all your bills in the first column. Include the website address, if									
12	applicable, where you can go to pay the bill. To do this:									
13	i. List the name of the bill in the small/narrow space and the details in the wider one below it.									
14	b. Note the due date and total amount due each month in the appropriate columns.									
15	c. DIVIDE EACH MONTHLY AMOUNT by FOUR. In each "Week" column, jot down the quarterly amount. Yes,									
16	even in the 5 th column. Jot this amount in the narrow space, leaving the wider one below it blank, in each row.									
17	d. Leave the end, "total paid" column blank.									
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19										
20	6. Each Week:									
21	a. Make at least the weekly payment on each bill, jot down the amount and the date in the box below where you've									
22	written the weekly amount. If you can pay more than the minimum, that's great. If not, don't worry.									
23	b. On months with a fifth week, make an extra weekly payment.									
24	c. Be sure to record each amount accurately in your check book.									
25	d. For bills that do not allow you to make weekly installments (there may be a few), or which you cannot pay online:									
26	i. Mark the weekly installment as "SA" (Set Aside) on your form.									
27	ii. In your check book register, "withdraw" the weekly amount, and keep a running tally (I mark my as CR: \$xx,									
28	which stands for "Credit" of how much you have set aside (actually, hidden from your use) of how much you have set									
29	aside for that bill.									
30										
31	7. At Month's End (OR before the actual due date for the "SA" bills, above)									
32	a. Add up how much you've paid for each bill for the month and jot it down in the "Totals" column									
33	b. Add the running tally for the "SA" bills back into your check book register, and pay that bill. You will begin setting									
34	aside the funds for next month's bill the following week.									
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