Every Bill Claimed by a Check

The month rarely goes wrong all at once. It goes wrong on one day.

Ask a household where the month broke and it's almost never "everywhere." It's one Tuesday: the insurance drafted two days before payday, the rent and the car payment landed on the same check, a bill fell into the crack between checks and nobody's money was standing there when it came due. The bills were affordable — the month's total was fine. The *timing* was the trap.

The fix is a claiming rule: **every bill belongs to a specific check** — the most recent check that landed on or before its due day. Once every bill is claimed, each check knows exactly what it owes, and what's left over is real. This lesson teaches the rule on paper first, then shows the Bill Calendar Splitter tool dealing the same month.

The example — two checks, six bills, every one claimed

Two checks of **$1,485** land in the month: **Check A on day 1, Check B on day 15**. Six bills, **$1,815** all together:

> **Rent** — $950, due day 1
>
> **Electric** — $132, due day 8
>
> **Phone** — $45, due day 12
>
> **Insurance** — $218, due day 18
>
> **Groceries** — $400, due day 20
>
> **Internet** — $70, due day 25

Now deal them by the rule — each bill goes to the most recent check that landed on or before its due day:

- **Check A** (landed day 1) claims everything due before Check B arrives: rent $950 + electric $132 + phone $45 = **$1,127 claimed**. It keeps $1,485 - $1,127 = **$358**.
- **Check B** (landed day 15) claims the rest: insurance $218 + groceries $400 + internet $70 = **$688 claimed**. It keeps $1,485 - $688 = **$797**.

What's left across the month: $358 + $797 = **$1,155** — and it remains *on purpose*, because every bill already has a check standing behind it.

The steps — the claiming rule on paper

- **Draw the month.** A calendar page, or a notebook page with the days listed down it.
- **Mark the paydays.** Each check, on the day it lands, with its take-home.

- **Write each bill on its due day.** Amount beside it, no skipping the small ones.
- **Claim each bill.** Draw a line from the bill back to the most recent payday on or before it. That check owns that bill.
- **Total each check's claims.** Subtract from the check. What's left is that check's real leftover — the only leftover you're allowed to plan with.

What the tool does with the same numbers

The Bill Calendar Splitter opens on this exact sample month. You type the two checks and the six bills, and the calendar deals every bill live, in its check's color. Under the calendar, each check gets its card: **Check A — claims $1,127, keeps $358. Check B — claims $688, keeps $797.**

Then the tool lets you break the month on purpose, before the month can break you. Move the first check from day 1 to day 5, and watch rent — due day 1 — flash **red**: no check has claimed it. The note beside it says what a hole needs: last month's leftover, or a due-date call. You are seeing the hole *before* the month starts, which is the only time a hole is cheap to fix.

And the editing is the what-if. Slide the second check from day 15 to day 10, and the phone bill changes color — it belongs to Check B now. The cards re-deal: **A keeps $403, B keeps $752.** A payday that moves a few days is no longer a surprise; you've already watched the month rearrange itself.

The honest part

Claiming doesn't shrink a single bill, and it can't fix a month where the bills honestly outnumber the checks — the calendar will show that plainly, and plainly is what you want. What claiming fixes is the *surprise*: the bill nobody's check was holding. Most "we can't afford this month" moments are really "no check was standing there that day" moments, and those are fixable with a phone call made early instead of a fee paid late.

The free way

A paper calendar and two colored pencils run this whole system: one color per check, every bill written on its due day in the color of the check that claims it, each check's claims totaled in the margin. If a bill's day has no color standing before it, you've found your hole while it's still just a phone call.

The Bill Calendar Splitter does the dealing and the re-dealing for you — it's free to try on our Tools Index, and the ready-made version from this lesson is in our shop.