Bill Tracker: Every Bill on One List

One page. One total. No surprises.

Most late fees aren't carelessness — they're a bill that never made it onto any list. It sat in an email, or a pile, or your memory, and its due date walked past while you weren't looking. One page fixes that: every bill, one list, in the order it lands.

The tracker is almost too simple to call a system. Each bill gets a line — its name, its due date, what it costs, and a box to check when it's paid. That's all. But those four columns do three jobs at once: they remember, they warn, and they add the month up before the month happens to you.

The example — one November, eleven bills

Here's a real worked example, the same one printed on our Monthly Bill Tracker — November, eleven bills, in due-date order:

1st — Rent (autopay), $950

5th — Car payment, $286

15th — Gym (autopay), $25

17th — Streaming, $14

18th — Electric, $112

20th — Phone, $55

22nd — Car insurance, $142

25th — Internet (autopay), $60

26th — Gas (heat), $68

28th — Water, $42

30th — Trash pickup, $19

Add them up and the month has a number: **$1,773** — the whole month's bills, known *before the month even starts*, not discovered one due date at a time.

The order does the remembering. Sorted by due date, the list reads like the month itself — rent first, the car payment on the fifth — and you can see the heavy weeks coming before they arrive. Three of these bills are marked autopay — rent, gym, and internet, **$1,035 of the month** that runs itself — so the list also shows what actually needs your hands.

And the boxes tell the story at a glance: the first **six are checked — $1,442 already handled** — and the last **five are still open, $331 still to come**. Nothing paid twice, nothing forgotten, because the list

remembers.

The steps

- **List every bill you have.** Rent, utilities, subscriptions, insurance, the lot. If money leaves your account on a schedule, it gets a line.
- **Sort the list by due date.** The list should read the way the month actually happens, earliest first.
- **Total the month before it starts.** One number for the whole month's bills. Now your paychecks have a target to cover, and you know it in advance.
- **Mark the autopay bills.** A note beside the ones that run themselves — you still want them counted in the total, but they don't need your attention on the day.
- **Check the box when each bill is paid.** Checked means handled; open means still coming. At any moment, the list tells you exactly where the month stands.

The honest part

A list doesn't pay anything by itself, and it won't fix a month where the bills genuinely outrun the income — that's a different problem, and other lessons here take it on. What the list does is end the *surprises*: the forgotten due date, the double payment, the "wait, did the electric bill go out?" at 11 p.m. Most households aren't short on discipline. They're short on one page that remembers for them.

The free way

A notebook page works: four columns — bill, due date, amount, paid — one line per bill, in the order the bills land. Plenty of people run their whole month on that page and never need anything fancier.

If you'd like the page already drawn — the lines, the total box, and the checkbox column laid out for you — the ready-made version from this lesson is in our shop: the Monthly Bill Tracker.