Keeping a Parent's Bills Straight

One month, in the open: what came in, what went out, what's left, and who fronted what.

When you take over a parent's money — or even just help with it — the danger is rarely dishonesty. It's fuzziness. Bills get paid from memory, a child fronts a cost and forgets to say so, and six months later nobody can reconstruct a single month, which is exactly when somebody starts wondering. The fix is not trust. The fix is paper: the whole month on a few pages, where anyone in the family can see the same numbers.

Here's one month worked in the open. Renee runs her dad Walter's money. Three numbers carry the whole month: **$2,490 comes in, $1,831 goes to bills, and $659 is left over.**

The example — Walter's month

The money in. Social Security **$1,850** and his pension **$640**. Added on the page, not remembered: **$2,490 total**.

Every bill, totalled on one page:

> **Rent** — $950
>
> **Electric** — $132
>
> **Phone** — $45
>
> **Insurance** — $218
>
> **Groceries** — $400
>
> **Pharmacy** — $86

Total bills: **$1,831**. Every bill Walter has, on one page, where the whole family can see it — nothing paid from a drawer of loose statements.

The leftover, assigned. $2,490 - $1,831 = **$659 left over**, and it doesn't sit loose: **$300 goes to the cushion**, for surprises, and **$359 stays in checking**. $300 + $359 = $659 — every dollar of the leftover has a job, in writing.

Fronted and split, the same day. One month, Renee paid the **$86 pharmacy bill** out of her own pocket. That went on the page the same day: split two ways, **$43 hers and $43 her brother Mark's** — and Mark's $43 is written down as **still owed to Renee**, so nobody has to remember it, and nobody has to argue about it.

The steps

- **Money in, on one page.** Every source, every amount, added up in the open. Not remembered — written.
- **Every bill on one page, totalled.** If a bill exists, it's on the page. The total is the month's real cost of living, and everyone sees the same one.
- **Assign the leftover in full.** Whatever is left gets named jobs — so much to a cushion, so much stays in checking — until assigned equals leftover. Loose money drifts; assigned money doesn't.
- **Write down anything fronted or split, the same day.** Who paid, how much, whose share is whose, and what's still owed. Same day, while it's a fact and not yet a memory.

The honest part

Writing a parent's money down in the open is not an accusation, and it isn't bureaucracy for its own sake. It's protection in both directions: your parent can see their own month any time they want it, your siblings can see exactly what you see, and you never have to defend a number you half-remember. Caregiving already asks a lot. It should not also ask you to be the family's only record — and the day the record is a page instead of a person, a whole category of hard conversations quietly disappears.

The free way

A notebook runs this whole system: a page a month for money in, a page for every bill with its total, a page for the leftover and its jobs, and a running page for anything fronted or split — who, how much, whose share, still owed. Four pages a month, kept in order, is a complete record any family member can read in five minutes.

If you'd rather start from pages already laid out for it, the Caregiver Money Organizer is in our shop.