

Bill tracker

Every bill in the pay period that has to cover it, listed by the date it falls rather than by category.

The two blocks a year that look wrong, and are not

Two blocks a year will look almost empty on the bills side. That is correct and it is the point. Your monthly bills are covered by the other two paychecks that month, so a third one arrives with almost nothing already claiming it. Most templates hide this by budgeting a month at a time, which is why the extra money quietly disappears. Here you can see it, and decide where it goes.

How to use it. List each bill under the paycheck that has to pay for it, earliest date first. Write the payday date and the next payday date at the top of each block. Everything inside the block is what happens between those two dates.

Two things this template will not do. The buffer is whatever you decide never to touch. There is no recommended figure and this template does not suggest one. Nothing forces the last line to zero. Leaving a float is a decision, not a mistake, as long as it is one you made.

[illegible]

PAY PERIOD 2

Payday _____ Next payday _____

3. BILLS DUE BEFORE THE NEXT PAYDAY in date order, earliest first

PAY PERIOD 3

Payday _____ Next payday _____

3. BILLS DUE BEFORE THE NEXT PAYDAY in date order, earliest first

PAY PERIOD 4

Payday _____ Next payday _____

3. BILLS DUE BEFORE THE NEXT PAYDAY in date order, earliest first

PAY PERIOD 5

Payday _____ Next payday _____

3. BILLS DUE BEFORE THE NEXT PAYDAY in date order, earliest first

PAY PERIOD 6

Payday _____ Next payday _____

3. BILLS DUE BEFORE THE NEXT PAYDAY in date order, earliest first

PAY PERIOD 7

Payday _____ Next payday _____

3. BILLS DUE BEFORE THE NEXT PAYDAY in date order, earliest first

PAY PERIOD 8

Payday _____ Next payday _____

3. BILLS DUE BEFORE THE NEXT PAYDAY in date order, earliest first

PAY PERIOD 9

Payday _____ Next payday _____

3. BILLS DUE BEFORE THE NEXT PAYDAY in date order, earliest first

PAY PERIOD 10

Payday	Next payday
1	1
2	2
3	3
4	4
5	5
6	6
7	7
8	8
9	9
10	10
11	11
12	12
13	13
14	14
15	15
16	16
17	17
18	18
19	19
20	20
21	21
22	22
23	23
24	24
25	25
26	26
27	27
28	28
29	29
30	30
31	31

3. **BILLS DUE BEFORE THE NEXT PAYDAY** in date order, earliest first

PAY PERIOD 11

Payday _____ Next payday _____

3. **BILLS DUE BEFORE THE NEXT PAYDAY** in date order, earliest first

PAY PERIOD 12

Payday _____ Next payday _____

3. BILLS DUE BEFORE THE NEXT PAYDAY in date order, earliest first

PAY PERIOD 13

Payday _____ Next payday _____

3. BILLS DUE BEFORE THE NEXT PAYDAY in date order, earliest first

PAY PERIOD 14

Payday _____ Next payday _____

3. BILLS DUE BEFORE THE NEXT PAYDAY in date order, earliest first

PAY PERIOD 15

Payday _____ Next payday _____

3. BILLS DUE BEFORE THE NEXT PAYDAY in date order, earliest first

PAY PERIOD 16

Payday _____ Next payday _____

3. BILLS DUE BEFORE THE NEXT PAYDAY in date order, earliest first

PAY PERIOD 17

Payday _____ Next payday _____

3. BILLS DUE BEFORE THE NEXT PAYDAY in date order, earliest first

PAY PERIOD 18

Payday _____ Next payday _____

3. BILLS DUE BEFORE THE NEXT PAYDAY in date order, earliest first

PAY PERIOD 19

Payday _____ Next payday _____

3. BILLS DUE BEFORE THE NEXT PAYDAY in date order, earliest first

PAY PERIOD 20

Payday _____ Next payday _____

3. BILLS DUE BEFORE THE NEXT PAYDAY in date order, earliest first

PAY PERIOD 21

Payday _____ Next payday _____

3. BILLS DUE BEFORE THE NEXT PAYDAY in date order, earliest first

PAY PERIOD 22

Payday	Next payday
1	1
2	2
3	3
4	4
5	5
6	6
7	7
8	8
9	9
10	10
11	11
12	12
13	13
14	14
15	15
16	16
17	17
18	18
19	19
20	20
21	21
22	22
23	23
24	24
25	25
26	26
27	27
28	28
29	29
30	30
31	31

3. BILLS DUE BEFORE THE NEXT PAYDAY in date order, earliest first

PAY PERIOD 23

Payday	Next payday
1	15
2	16
3	17
4	18
5	19
6	20
7	21
8	22
9	23
10	24
11	25
12	26
13	27
14	28
15	29
16	30
17	31
18	1
19	2
20	3
21	4
22	5
23	6
24	7
25	8
26	9
27	10
28	11
29	12
30	13
31	14
32	15
33	16
34	17
35	18
36	19
37	20
38	21
39	22
40	23
41	24
42	25
43	26
44	27
45	28
46	29
47	30
48	31
49	1
50	2
51	3
52	4
53	5
54	6
55	7
56	8
57	9
58	10
59	11
60	12
61	13
62	14
63	15
64	16
65	17
66	18
67	19
68	20
69	21
70	22
71	23
72	24
73	25
74	26
75	27
76	28
77	29
78	30
79	31
80	1
81	2
82	3
83	4
84	5
85	6
86	7
87	8
88	9
89	10
90	11
91	12
92	13
93	14
94	15
95	16
96	17
97	18
98	19
99	20
100	21
101	22
102	23
103	24
104	25
105	26
106	27
107	28
108	29
109	30
110	31
111	1
112	2
113	3
114	4
115	5
116	6
117	7
118	8
119	9
120	10
121	11
122	12
123	13
124	14
125	15
126	16
127	17
128	18
129	19
130	20
131	21
132	22
133	23
134	24
135	25
136	26
137	27
138	28
139	29
140	30
141	31
142	1
143	2
144	3
145	4
146	5
147	6
148	7
149	8
150	9
151	10
152	11
153	12
154	13
155	14
156	15
157	16
158	17
159	18
160	19
161	20
162	21
163	22
164	23
165	24
166	25
167	26
168	27
169	28
170	29
171	30
172	31
173	1
174	2
175	3
176	

3. BILLS DUE BEFORE THE NEXT PAYDAY in date order, earliest first

PAY PERIOD 24

Payday	Next payday
1	1
2	2
3	3
4	4
5	5
6	6
7	7
8	8
9	9
10	10
11	11
12	12
13	13
14	14
15	15
16	16
17	17
18	18
19	19
20	20
21	21
22	22
23	23
24	24
25	25
26	26
27	27
28	28
29	29
30	30
31	31

3. **BILLS DUE BEFORE THE NEXT PAYDAY** in date order, earliest first

PAY PERIOD 25

Payday _____ Next payday _____

3. **BILLS DUE BEFORE THE NEXT PAYDAY** in date order, earliest first

3. **BILLS DUE BEFORE THE NEXT PAYDAY** in date order, earliest first

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