

Bill calendar

What to do:

Use this tool to help the person you serve avoid late fees and other consequences of late- or non-payment. Helping people to list their bills and set up a bill calendar can help them see when bills are due. Most people have recurring bills and expenses like rent, utilities, car payment, medical and insurance payments. Most of these bills have a fixed due date, and paying late will likely result in an extra fee or a negative entry on a person's credit history.

What to say:

"Figuring out which bills to expect throughout the month helps you plan to have enough money or other financial resources to pay them. It can also help you think of ways to reduce your expenses over the course of the month. You may find that thinking ahead helps reduce the stress when bills arrive in the mail. You should use whatever is most comfortable for you to keep track of your bills. For example you could:

- **Gather all of the bills you pay in one month** or use the information from your spending tracker.
- **Write down the due dates for these bills.** If you are paying by mail, mark the due date at least seven days before it is due. For in-person or automatic bill payment, mark one or two days before the due date to ensure you are not late.
- **Write down the company or person you owe the money to**, and the amount that is due on the date the bill must be sent in order to arrive on time.
- **Put this calendar where you will see it** every day to ensure you are not forgetting about important bills.

If you use a smartphone, text messaging, or e-mail, you might prefer to explore bill reminder services and apps that can send reminders when it's time to pay your bills. For information on financial services that may help you pay your bills, see Your Money, Your Goals Module 8: Money services, cards, accounts, and loans: Finding what works for you in the toolkit."

To access a dynamic and fillable version of this tool, visit: www.consumerfinance.gov/practitioner-resources/your-money-your-goals/companion-guides/

Consumer Financial Protection Bureau prepared the tools included in the Your Money, Your Goals: Focus on People with Disabilities companion guide as a resource for the public. This material is provided for educational and information purposes only. It is not a replacement for the guidance or advice of an accountant, certified financial advisor, or otherwise qualified professional. The CFPB is not responsible for the advice or actions of the individuals or entities from which you received the CFPB educational materials. The CFPB's educational efforts are limited to the materials that CFPB has prepared.

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