BILL CALENDAR WORKSHEET

The days between paydays, laid out

Fourteen days from one pay to the next. Write each bill on the day it leaves, carry the balance forward, and the day the account reaches its low point shows itself before it arrives.

BALANCE ON PAYDAY	PAY CYCLE STARTS	LOWEST BALANCE THIS CYCLE
After the pay has landed.	Date of day 1 below.	The "after" figure on the day the last bill leaves, and which day that is.

1 Day by day

Each box: the bills leaving that day, then the balance after them. Anything landing mid-cycle goes in as a plus on its day. Day 1 is payday. Paid monthly? Use two sheets back to back.

DAY 1 · PAY	DAY 2	DAY 3	DAY 4	DAY 5	DAY 6	DAY 7
AFTER	AFTER	AFTER	AFTER	AFTER	AFTER	AFTER

DAY 8	DAY 9	DAY 10	DAY 11	DAY 12	DAY 13	DAY 14
AFTER	AFTER	AFTER	AFTER	AFTER	AFTER	AFTER

2 The bills in this cycle

List them once here, then copy each onto its day above. The total is the same "spoken for" figure as the paycheck sheet.

BILL	DAY	AMOUNT	AUTOMATIC?
Spoken for this cycle		**A**	

Between paydays the balance only steps down, so the low point is the day the last bill leaves, often well before the next pay. Every day after it has nothing left to come out.

"Automatic?" separates the bills that leave on their own from the ones that need you on the day.

Same fourteen boxes next cycle. The bills barely change; only the balance on payday does.