Upcoming Bills Preparation Checklist

A simple planning worksheet to help you prepare before predictable expenses become emergencies

Many expenses feel unexpected only because they are not paid every month. Annual renewals, birthdays, school costs, holidays, medical appointments, vehicle expenses, and business fees can create financial pressure when they arrive without a plan. Use this checklist to identify what is coming, estimate the cost, and begin preparing with a realistic amount.

1. What expenses are coming up?

☐ Rent or mortgage changes	☐ Utility balance or seasonal increase
☐ Insurance renewal	☐ Vehicle registration or inspection
☐ Vehicle repair or maintenance	☐ Medical, dental, or prescription costs
☐ School supplies, fees, or activities	☐ Birthday, anniversary, or family event
☐ Holiday meals, gifts, or travel	☐ Membership or subscription renewal
☐ Taxes or government fees	☐ Business license, permit, or insurance
☐ Inventory, equipment, or business supplies	☐ Home repair or maintenance
☐ Pet care or veterinary expenses	☐ Other: ______________________________

2. List the bills or expenses you need to prepare for

Bill or expense	Estimated amount	Due date	Amount saved	Amount still needed
	$		$	$
	$		$	$
	$		$	$
	$		$	$
	$		$	$
	$		$	$
	$		$	$

3. Total preparation amount

Total estimated cost:	$ ______________________________	**Total already saved:**	$ ______________________________
Total amount still needed:	$ ______________________________	**Number of paydays remaining:**	______________________________

Create Your Preparation Plan

Break the amount into smaller steps that fit your actual pay schedule and responsibilities.

4. Calculate a realistic savings amount

Amount still needed:	$ ______________________________
Number of paydays remaining:	______________________________
Estimated amount to save each payday:	$ ______________________________
The amount I can realistically begin with:	$ ______________________________

5. Choose where the money will come from

☐ Regular paycheck	☐ Reduced spending in one category
☐ Overtime or additional work	☐ Selling unused items
☐ Tax refund, rebate, or bonus	☐ Cash-back rewards
☐ Business income	☐ A temporary pause in a nonessential expense
☐ A smaller contribution over a longer period	☐ Other: ______________________________

6. My preparation action plan

The expense I will prepare for first:	
The amount I need:	$ ______________________________
The amount I will save each payday or week:	$ ______________________________
Where I will keep the money:	
My first savings date:	
My review date:	

7. If I cannot save the full amount

☐ Contact the company before the due date	☐ Ask whether a payment arrangement is available
☐ Reduce the amount or scale of the expense	☐ Delay a nonessential portion
☐ Compare prices or service options	☐ Use available community or official resources
☐ Adjust another budget category temporarily	☐ Create a longer preparation timeline