BILLS WITHOUT SURPRISES

A Practical Guide for Teens and Young Adults to Track Due Dates, Plan Monthly Expenses, and Build a Bill-Paying Routine

PRINTABLE WORKSHEET COMPANION

Richard Smith

Reader resource companion for Bills Without Surprises

Copyright

Published by Richard Smith

Educational and professional boundary

This book provides general financial education. It does not provide individualized financial, legal, tax, banking, credit, housing, utility, insurance, or debt advice. Provider terms, payment-processing times, fees, grace periods, service rules, consumer protections, and available assistance can vary. Confirm current information with the company, financial institution, government agency, qualified counselor, or professional responsible for the issue.

Protect your information

Do not write passwords, PINs, security answers, verification codes, full Social Security numbers, or complete bank, card, loan, or account numbers in this book or its worksheets. Use only the minimum identifying information needed to recognize a bill, and keep any completed copy in a private location.

How to use this companion

This companion collects the worksheet and checklist material from Bills Without Surprises for convenient printing.

The examples do not predict your expenses or provider rules. Do not guess at a due date, amount, fee, or cancellation term. Mark the item as unknown, preserve the relevant record privately, and ask the source that controls the account.

You can complete every core exercise in a notebook or on printed worksheet pages supplied with your edition. You do not need a paid budgeting app, a particular bank, or more than one account.

YOUR STARTING POINT

Begin with what feels unclear today. You will return to these answers after building your system.

The bill or due date that causes me the most uncertainty is:

The result I want from the next three months is:

OBLIGATION SWEEP

Check every source that may reveal a recurring or scheduled payment. Record only what you can verify.

☐ Bank or credit-union transactions reviewed

☐ Debit- and credit-card activity reviewed

☐ Email receipts and renewal notices reviewed

☐ Phone and app-store subscriptions reviewed

☐ Paper statements and provider portals reviewed

☐ Installment purchases and loans reviewed

☐ Shared household or family contributions reviewed

☐ School, work, transportation, and membership costs reviewed

☐ Annual and seasonal renewals considered

Items I found that were missing from my current plan:

____

____

____

VARIABLE EXPENSE ESTIMATE

Use verified statements. If a number is missing, write unknown and identify where to request it.

Bill	Recent low	Recent high	Working amount

What could make the next amount different?

____

____

IRREGULAR BILL PLANNER

List costs due less often than monthly. Divide only after confirming the total and due date.

Expense	Due	Expected total	Set aside each pay period

The first irregular cost I will prepare for is:

___

___

BILL INVENTORY

Complete one row for every verified obligation. Leave unknown fields visible until you confirm them.

Bill	Type	Usual amount	Due or renewal
Bill	**Review source**	**Payment method**	**Status**

☐ Every known obligation appears once

☐ Unknown dates or amounts are marked

☐ Annual and seasonal items are included

☐ Shared bills identify who controls the account

☐ No passwords or complete account numbers are recorded

☐ One location is named as the current source of truth

STATEMENT REVIEW

Use this checklist before scheduling payment.

☐ Provider and billing period confirmed

☐ Previous balance compared with records

☐ Payments and credits located

☐ New charges and adjustments reviewed

☐ Fees, taxes, and optional services identified

☐ Amount due located

☐ Due date located

☐ Minimum-payment language understood if present

☐ Payment processing instructions checked

☐ Question recorded for any mismatch

The statement item I need to verify is:

____

____

The official source I will contact is:

____

____

DUE DATE CALENDAR

Write expected due dates first. Then add a separate action date for each bill.

Bill	Amount or estimate	Action date	Due date

PAYCHECK TO BILL MAP

Assign every obligation due before the next reliable income. Do not count the same dollar twice.

PAYCHECK 1

Expected or actual net pay: $________________

Pay date: ____________________ Next expected pay date: ____________________

Bill or required cost	Due	Amount assigned

Amount remaining after assignments: $________________

PAYCHECK 2

Expected or actual net pay: $________________

Pay date: ____________________ Next expected pay date: ____________________

Bill or required cost	Due	Amount assigned

Amount remaining after assignments: $________________

PAYCHECK 3

Expected or actual net pay: $________________

Pay date: ____________________ Next expected pay date: ____________________

Bill or required cost	Due	Amount assigned

Amount remaining after assignments: $________________

AUTOPAY SAFETY CHECKLIST

Complete this before enrolling and review it whenever the amount, date, account, or provider changes.

☐ I know whether the payment is fixed, minimum, statement balance, full balance, or variable

☐ I know the scheduled date or timing rule

☐ I know which account or card will be charged

☐ I know how and when the provider sends the amount

☐ I have a reminder to review variable amounts

☐ I will check pending transactions and other reserved money

☐ I know how to update or cancel the authorization

☐ I saved the enrollment confirmation

☐ I know that stopping a payment may not cancel the obligation

☐ I will review statements after any cancellation

The autopay item that needs a new review reminder is:

____

____

MONTHLY SHORTFALL PRIORITY PLAN

This is a decision worksheet, not a universal legal priority list. Confirm current terms and get qualified help when the consequences are serious.

Money available before next reliable income: $________________

Total bills and essential costs due: $________________

Shortfall: $________________

Item	Amount due	Consequence if delayed	Next action

The first provider or official source I will contact is:

____

____

LATE PAYMENT RECOVERY CHECKLIST

Use verified account information and keep confirmations.

☐ Current amount and account status confirmed

☐ Official provider contact verified independently

☐ Immediate service or safety risk identified

☐ Fees, interest, and other stated consequences identified

☐ Available extension, arrangement, assistance, or due-date option requested

☐ Agreement or confirmation saved

☐ Payment status checked after processing

☐ Next action date added to the calendar

☐ Inventory or estimate updated to prevent the same surprise

THREE MONTH BILL TRACKER

Complete one section at the end of each monthly cycle.

MONTH 1

☐ Inventory reviewed and updated

☐ Statements checked before payment

☐ Bills matched to expected income

☐ Autopay amounts and funding reviewed

☐ Payments confirmed after processing

☐ Irregular costs reviewed

☐ One correction selected for next month

What surprised me this month?

What will I change next month?

MONTH 2

☐ Inventory reviewed and updated

☐ Statements checked before payment

☐ Bills matched to expected income

☐ Autopay amounts and funding reviewed

☐ Payments confirmed after processing

☐ Irregular costs reviewed

☐ One correction selected for next month

What surprised me this month?

What will I change next month?

THREE MONTH BILL TRACKER - MONTH 3

☐ Inventory reviewed and updated

☐ Statements checked before payment

☐ Bills matched to expected income

☐ Autopay amounts and funding reviewed

☐ Payments confirmed after processing

☐ Irregular costs reviewed

☐ One correction selected for next month

What surprised me this month?

What will I change next month?

MY BILL PAYING ROUTINE

Choose a sequence you can repeat. Cross out any optional step that does not help and add the action your situation requires.

☐ GATHER - collect statements, notices, and income dates

☐ REVIEW - verify amounts, dates, changes, and questions

☐ ASSIGN - match bills to available income

☐ PAY - use the verified method with enough processing time

☐ CONFIRM - check that the payment cleared and was credited

☐ ADJUST - update the inventory, estimate, reminder, or plan

My regular bill-review day and time will be:

____

____

MY BILL RULE

The one rule I will test and keep is:

Put the rule where you will see it during your next bill review. After three months, keep it, revise it, or replace it based on what actually happened.