

Due date calendars

Another way to help organize your budget is to use a due date calendar. Have a list of all your bills and the date that they are due on. Make note of whether it's a fixed payment or a variable amount. Keep this with your budgeting paperwork as a reminder of which bills are coming soon. Use this to plan how to spend each paycheck. Here is an example chart. Visit www.LeannaMae.org to print out a full-page spreadsheet.

Date due	What is due	Fixed amount	Variable amount
4 th of the month	The specific bill	\$XX.xx	

Make note of any bills that are due quarterly or yearly.

You can also use a wall calendar to chart your bill's due dates. This makes it easy to see what's coming up next. Check things off after you pay them. If you choose the calendar for due dates, you may also want to use this to make notes on each time you spend money. This will give you a quick visual on your spending habits.

Happily Frugal: a financial lifestyle and wise money management workbook

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MONTH:

Date due	What is due	Fixed amount	Variable amount