

Set it up in one sitting. Check it once a month.

Every bill you pay, on paper, in large print, in one place. Plus 9 bills worth one phone call a year, and the words to use.

Six steps, in this order

- 1 Fill in **Every bill you pay** (pages 3-4), with last month's bank statement next to you.
- 2 On each **month page** (pages 5-16), write that month's bills and circle the due days. Fill in next month at the end of this one.
- 3 Write each payment in the **Bill log** (page 17). When it is full, print it again.
- 4 Once a year, work through **Bills worth a phone call** (page 18) with the **call script** (page 19). Note each call on page 20.
- 5 Once a year, do the **Fee check** (pages 21-22) on your bank and savings accounts.
- 6 Unsure what to write? See the **filled-in example** (pages 23-24). It is made up.

Also in your download: the Bill log as its own one-page file for easy reprinting, and a bonus guide, *Monthly Budget Maintenance*, for a one-hour monthly money check.

Print and write, or type. In a free PDF reader (Adobe Acrobat Reader works), click any line, type, and save.

This kit is an organizer. It is not financial, tax, legal or insurance advice, and it cannot promise any saving. Prices and offers depend on your provider and where you live. For your own household's use. Print as many copies as you need. Please do not share or resell the files.

12-MONTH BILL CALENDAR

January

Year _____

Circle the days bills are due. Tick each bill when it is paid.

1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

Money in _____ Bills _____ Left _____

DUE DAY	BILL	AMOUNT	PAID ON	PAID
				☐
				☐
				☐
				☐
				☐
				☐
				☐
				☐
				☐
				☐

TO CALL ABOUT, OR TO REMEMBER NEXT MONTH

Write each bill the day you pay it. When this sheet is full, print page 17 again (or the separate one-page file) and number the new sheet. It never runs out.

BILL LOG · 17

9 bills worth one phone call a year

Prices and plans change most on these bills. Call about one at a time, and tick it when done.

BILL, AND WHY CALL	WHAT TO ASK	CALLED
Cell phone Plans change every year.	Is there a cheaper plan for what I actually use? Do you have a plan for customers over 55 or 65?	☐
Home internet Prices often rise when an offer ends.	What is your lowest price for my speed? Is there a lower-cost plan for people on certain benefits? (UK: a social tariff.)	☐
TV, cable or satellite Channels you may never watch.	What would a smaller package cost? What does it cost to drop the extras?	☐
Subscriptions Small amounts that renew quietly.	Check your bank statement first. For any you do not use: how do I cancel or pause?	☐
Home or renters insurance Renewal prices can rise.	Which discounts am I getting, and which am I missing? Then get one other quote to compare.	☐
Car insurance Your driving may have changed.	I drive fewer miles now. Is there a lower-mileage rate? Does a driving course discount apply to me?	☐
Gas and electric Bills swing by season.	Can I spread payments evenly over the year? What help programs do you offer?	☐
Bank account fees Monthly and paper fees add up.	What fees did I pay this year? Is there an account with no monthly fee that suits me?	☐
Memberships and warranties They renew on their own.	Do I still use this? If not, how do I cancel, and is there a fee to leave?	☐

On every call, also ask about discounts for older customers (step 3 of the script on page 19).

What to say on the call, word for word

Before you call, have the latest bill in front of you and a pen. Write what they say on page 20.

- 1 OPEN**
“Hello, I'm calling about my account. I'd like to check I'm on the best price for what I use.”
- 2 ASK FOR THE PRICE**
“What is the lowest price you can offer me for this service?”
- 3 ASK ABOUT DISCOUNTS**
“Do you have any discounts for older customers, or for people on a fixed income?”
- 4 IF THE ANSWER IS NO**
“Could you put me through to the team that looks after customers who are thinking of leaving? I'd like to hear what they can offer before I decide.”
- 5 IF THEY OFFER SOMETHING**
“What is the new monthly price, when does it start and when does it end? Is there a contract, or a fee to leave? Please send that to me in writing.”
- 6 TO FINISH**
“Thank you. Can I have your name and a reference number for this call?”

You can say "I'd like to think about it" and call back another day. You do not have to decide on the call. Some calls end with no change. That still tells you that bill is on a fair price for now.

Stay safe. Only share account details on a call you started, to the number printed on your bill. A real company will not ask for your full password or PIN.