

Other expenses

Some bills or major expenses happen only once a year or every few months.

This could be things like paying for a birthday party, tuition, a special trip, or a big purchase like a snowmobile.

If you can think of expenses like this that will come up for you, write them down here:

Type of bill or expense	Amount	When

If you know about these kinds of expenses in advance, you can start planning for how you will pay for them and save money.

o4 Tracking your bills



Knowing what bills you have and when they are due can help you plan your spending.

This activity will help you to be aware of two things: how much you owe each month, and at what time of the month that money is due. This will help you to pay bills on time, and avoid late fees.

What you will need:

All of your bill statements for one month, either paper or online, such as:

- Hydro, heat
- Internet, telephone, cable TV
- Credit card payments
- Car payments
- Rent or mortgage payments

Record of any other monthly payments, such as:

- Child support payments
- Monthly payments for furniture or appliances
- Monthly membership fees or subscriptions
- Insurance payments
- Debt payments
- Automatic payments or savings

Tip: It can help to put your receipts in an envelope or file folder labelled for each type of bill.

The turtle is a symbol of Mother Earth. The turtle teaches us that the land provides us with an endless supply of everything we need.

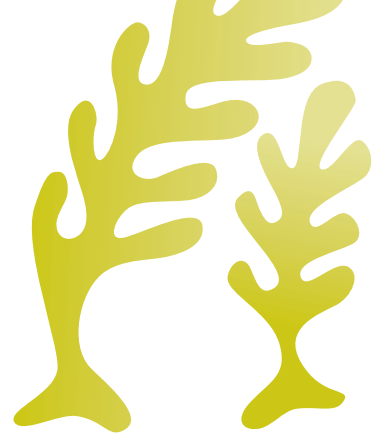
Our responsibility is to manage our resources and money carefully.

Monthly calendar for routine bills

Use this blank calendar to mark down when your major monthly bills are likely to be due during the month.

If you want to keep using the tool for future months, make photocopies of this page before you start. Next, fill in the dates for the coming month. Then fill in the amounts for bills that you know will be due on or about a given day.

This activity helps to remind you when your bills are due, as well as how much money you will need to pay them. Think about how the timing of the bills are due, matches up with the times you receive some of your income.



Month of:						
Sun	Mon	Tue	Wed	Thu	Fri	Sat