Bills People Forget

The costs that are not monthly, which is exactly why they catch people out.

ONCE A YEAR

- [ ] Car registration and tags
- [ ] Car insurance, if paid annually
- [ ] Home or renters insurance
- [ ] Property tax
- [ ] Life insurance
- [ ] Professional license or union dues
- [ ] Tax preparation
- [ ] Amazon Prime or similar
- [ ] Domain and web hosting
- [ ] Credit card annual fee
- [ ] Roadside assistance
- [ ] Warranty renewals

EVERY FEW MONTHS

- [ ] Water and sewer
- [ ] Trash and recycling
- [ ] HOA dues
- [ ] Pest control
- [ ] Septic or well service
- [ ] Quarterly taxes if self-employed
- [ ] Dentist and eye checkups
- [ ] Pet vaccinations and flea treatment

SEASONAL

- [ ] Heating oil or propane
- [ ] Lawn care and snow removal
- [ ] Gutter cleaning
- [ ] HVAC service
- [ ] School fees and supplies
- [ ] Sports and club registration
- [ ] Holidays and birthdays
- [ ] Vacation and travel

EASY TO LOSE TRACK OF

- [ ] Streaming services
- [ ] Music and audiobooks
- [ ] Cloud storage
- [ ] Phone apps on a yearly plan
- [ ] Gym membership
- [ ] Meal kit boxes
- [ ] Subscription boxes
- [ ] Charity donations

Tick the ones that apply to you, then put each on the monthly or yearly sheet.

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