What the Month Already Owes

Turn every bill into the monthly line it belongs on, including the ones that only arrive once a year.

TURN ANY BILL INTO A MONTHLY LINE

Monthly, as it is. Quarterly, divided by 3. Twice a year, divided by 6. Yearly, divided by 12.

Every 4 weeks: times 13, then divided by 12. It lands 13 times a year, not 12.

Write the answer in the last column. That column, added down, is the figure the planner needs.

WHAT IT IS	WHAT IT COSTS	HOW OFTEN					PER MONTH
		M	4W	Q	2Y	Y	
	$	☐	☐	☐	☐	☐	$
	$	☐	☐	☐	☐	☐	$
	$	☐	☐	☐	☐	☐	$
	$	☐	☐	☐	☐	☐	$
	$	☐	☐	☐	☐	☐	$
	$	☐	☐	☐	☐	☐	$
	$	☐	☐	☐	☐	☐	$
	$	☐	☐	☐	☐	☐	$
	$	☐	☐	☐	☐	☐	$
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	$	☐	☐	☐	☐	☐	$
	$	☐	☐	☐	☐	☐	$
	$	☐	☐	☐	☐	☐	$
	$	☐	☐	☐	☐	☐	$

What the month already owes $ _____

The per month column, added down, before you have decided anything at all.

A bill you pay every four weeks is the one that catches people out.

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