Bills - Single Sheet Method

Bill Name	$ Cost	$ Per Year	$ PER PAY
		Total P/Y	TOTAL P/P
		$	$

Instructions

1. List as many regular, recurring bills that you can. (Refer back to your bank account statements if you need to). Large and small, weekly, monthly, quarterly, six monthly and yearly - List them all. Write their approximate cost in the first column '$ Cost'.
2. For bills that may change slightly over each cycle, for example electricity, estimate the average cost. Don't spend too much time though, rough and ready is fine.
3. Open your calculator app, and convert them into a yearly cost and write that in the second column '$ Per Year'. To do this, multiply weekly costs by 52, fortnightly costs by 26, monthly costs by 12, quarterly costs by 4, six-monthly costs by 2.
4. Convert each yearly cost into a cost per pay by dividing the yearly cost you just wrote down by 26 if you are paid fortnightly, or by 12 if you are paid monthly. Write this figure in the last column called '$PER PAY'
5. Add up the total of the '$PER PAY' column and write this at the bottom of the page under the 'TOTAL P/P' heading.
6. Congratulations. You are in the top 10% of people, and are now aware of how much their bills cost each week, or each pay. Clarity of information leads to power over your situation.