HOORVIA ? MONTHLY BILL ORGANIZER

Quick Reference Cheat Sheet · US Letter & A4 Printable

Home, Family & Health · Sheet #837

Household Expense / Bill Category	Payment Window / Frequency	Recommended % of Net Income	Autopay Safety Tier	Verification & Record-Keeping Action
Housing (Mortgage / Rent + Property Tax)	1st of Month (Monthly)	25% ? 28% of net income	Semi-Automated (Manual review of escrow/adjustments)	Retain annual escrow statements & mortgage interest 1098 forms
Essential Utilities (Electric, Water, Gas, Trash)	1st to 15th (Monthly)	5% ? 8% of net income	Automated with budget billing (levelized monthly charges)	Log monthly kWh & therm consumption; compare vs seasonal averages
Telecommunications (Internet & Mobile Plan)	Fixed monthly billing date	2% ? 4% of net income	Automated with credit card (earn rewards / phone protection)	Audit provider bills annually for expiring promotional discounts
Vehicle & Transportation (Car Note, Fuel, Transit)	Monthly due date	10% ? 15% of net income	Automated payment to avoid 30-day credit bureau reporting	Log mileage and retain receipts for tax/depreciation logs
Insurance (Auto, Home/Renters, Term Life)	Monthly or Lump-Sum Semi-Annual	5% ? 7% of net income	Automated (Opt for annual/semi-annual lump sum to save 8?12%)	Verify declarations page annually; check liability coverage limits
Discretionary Subscriptions (Streaming, Gym, Cloud)	Staggered monthly renewal	2% ? 5% of net income	Virtual card / Privacy.com (prevents unapproved price hikes)	Conduct quarterly subscription audit; cancel zero-use recurring services