

# MONTHLY UTILITY & RECURRING BILL PAYMENT CALENDAR

HOUSEHOLD UTILITIES & AUTO-DEDUCTION MATRIX

MONTH / YEAR: \_\_\_\_\_ 2026 ESTIMATED UTILITIES: \$ \_\_\_\_\_ ACTUAL UTILITIES: \$ \_\_\_\_\_ CHECKING BUFFER: \$ \_\_\_\_\_

Rule: Note due dates and ensure checking account has sufficient cleared buffer 2 business days before scheduled auto-debits.

| HOUSEHOLD UTILITY / SERVICE     | PROVIDER / COMPANY | DUE DAY | AUTO-PAY                      | EST. (\$) | ACTUAL (\$) | DIFF (+/-) | CONFIRMATION / REF # | STATUS                        | SEASON     |
|---------------------------------|--------------------|---------|-------------------------------|-----------|-------------|------------|----------------------|-------------------------------|------------|
| 1. Electricity / Power Grid (   |                    | ____th  | <input type="checkbox"/> Auto |           |             |            |                      | <input type="checkbox"/> Paid | [Peak/Low] |
| 2. Natural Gas / Winter Home    |                    | ____th  | <input type="checkbox"/> Auto |           |             |            |                      | <input type="checkbox"/> Paid | [Peak/Low] |
| 3. City Water, Sewer Drainage   |                    | ____th  | <input type="checkbox"/> Auto |           |             |            |                      | <input type="checkbox"/> Paid | [Peak/Low] |
| 4. Municipal Trash, Waste & R   |                    | ____th  | <input type="checkbox"/> Auto |           |             |            |                      | <input type="checkbox"/> Paid | [Peak/Low] |
| 5. High-Speed Fiber / Cable I   |                    | ____th  | <input type="checkbox"/> Auto |           |             |            |                      | <input type="checkbox"/> Paid | [Peak/Low] |
| 6. Mobile Smartphone Cellular   |                    | ____th  | <input type="checkbox"/> Auto |           |             |            |                      | <input type="checkbox"/> Paid | [Peak/Low] |
| 7. Home Security, Cameras & M   |                    | ____th  | <input type="checkbox"/> Auto |           |             |            |                      | <input type="checkbox"/> Paid | [Peak/Low] |
| 8. Streaming Entertainment &    |                    | ____th  | <input type="checkbox"/> Auto |           |             |            |                      | <input type="checkbox"/> Paid | [Peak/Low] |
| 9. Lawn Care, Landscaping & S   |                    | ____th  | <input type="checkbox"/> Auto |           |             |            |                      | <input type="checkbox"/> Paid | [Peak/Low] |
| 10. Pest Control & Seasonal Ex  |                    | ____th  | <input type="checkbox"/> Auto |           |             |            |                      | <input type="checkbox"/> Paid | [Peak/Low] |
| 11. Water Softener Salt & Filt  |                    | ____th  | <input type="checkbox"/> Auto |           |             |            |                      | <input type="checkbox"/> Paid | [Peak/Low] |
| 12. Heating Oil / Propane Tank  |                    | ____th  | <input type="checkbox"/> Auto |           |             |            |                      | <input type="checkbox"/> Paid | [Peak/Low] |
| 13. Custom Utility / Bill: ____ |                    | ____th  | <input type="checkbox"/> Auto |           |             |            |                      | <input type="checkbox"/> Paid | [Peak/Low] |
| 14. Custom Utility / Bill: ____ |                    | ____th  | <input type="checkbox"/> Auto |           |             |            |                      | <input type="checkbox"/> Paid | [Peak/Low] |