Worked example - a fictional household. Figures are made up for illustration.

Monthly bill tracker

Month: November 2026

Bill	Who it is with	Amount	Due date	Paid?	Date paid	How paid	Notes
Rent	Example Lettings	£1,050.00	01/11/2026	Yes	01/11/2026	Standing order	
Council tax	Anytown Council	£165.00	05/11/2026	Yes	05/11/2026	Direct debit	
Energy	Example Energy	£152.30	12/11/2026	Yes	12/11/2026	Direct debit	Meter reading sent
Water	Example Water	£38.00	15/11/2026	Yes	15/11/2026	Direct debit	
Broadband and phones	Example Telecom	£62.00	18/11/2026	Yes	18/11/2026	Direct debit	
Home insurance	Sample Insurance	£22.00	20/11/2026				Due Friday
Streaming subscription	Example Streaming	£11.99	23/11/2026				
Credit card	Example Card	£120.00	28/11/2026				Pay in full

Total due this month	£1,621.29
Total paid so far	£1,467.30
Still to pay	**£153.99**

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How to use this template

A bill tracker keeps your regular payments in one place, so you can see what is due, what has been paid and what is still to do.

1. **List your regular bills.** Write each bill, who it is with and the usual amount.
2. **Add due dates.** Copy the date from your bill or agreement.
3. **Tick when paid.** Add the date you paid and how you paid, for example direct debit or card.
4. **Add up the month.** Fill in the totals at the bottom.

This tracker records your own information. It is not financial advice. If you are struggling with bills, free help is available from MoneyHelper and Citizens Advice.