See the bills before they arrive.

Create a register of annual or irregular expenses. A known future bill is different from an emergency. Use quotes or actual bills where possible and label estimates.

Planning period

Review date

Bill / renewal	Due date	Cost (£)	Already held (£)	Paydays left	Per payday (£)

Preparation amount = (expected cost minus money already reserved) ÷ paydays before it is due. Use zero when already funded. If there are no paydays left, show the immediate gap instead of dividing by zero.

Before a renewal

- [ ] Compare like-for-like cover or service, exclusions, excess and full cost.
- [ ] Check cancellation charges, notice period and replacement start date.
- [ ] Confirm a change before counting a saving in your plan.

The renewal I will review first, and when

Personal figures stay in your downloaded file. No bank connection. No submission to D2W.

Small instalments. One calendar.

List each BNPL payment separately, including payments to different providers. Mark payments as cleared only after they leave. A return or refund may not cancel the next collection immediately.

Start date

End date / next income date

Provider / purchase	Collection date	Amount (£)	Paid / pending	Money reserved?

Total still due in this period (£)

Cash reserved for these payments (£)

Any shortfall or date mismatch - action and provider to contact

Read alongside these guides

FCA: Buy Now Pay Later
https://www.fca.org.uk/consumers/buy-now-pay-later

MoneyHelper: how to prioritise debts
https://www.moneyhelper.org.uk/en/everyday-money/credit/how-to-prioritise-your-debts