MONEY COMMAND CENTER

Bill Tracker Dashboard Pack

“Never wonder where the money went.”

Every bill. Every due date. Every autopay.
One pack that puts you back in charge of your money.

WHAT'S INSIDE THIS PACK

1. Monthly bill dashboard — every bill, amount, due date, autopay status, and paid check in one view
2. Due-date calendar — a monthly grid so no due date ever sneaks up on you again
3. Autopay audit — list every autopay, then make the keep-or-cancel call
4. Late-fee fighter log — track fees, dispute them, and get your money back
5. 12-month bill overview — a full year of payments at a glance
6. Subscription killer worksheet — find the forgotten charges draining your account
7. Bill negotiation call scripts — exact words to lower your bills on the phone

HOW TO GET THE MOST FROM THIS PACK

- Print the pages you use every month (3, 4, and 5) — or use the fillable PDF on your phone.
- Do the autopay audit and subscription killer ONCE — they pay for this pack the first day.
- Check the dashboard every payday. Ten minutes keeps every bill on time, forever.

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How to Use This Pack

Three steps. Ten minutes. Never wonder where the money went.

THE 10-MINUTE MONTHLY ROUTINE

1. LIST

Write every bill on the monthly dashboard (page 3): name, amount, due date, autopay on or off. Check the box when you pay it. This is your money's command center.

2. MARK

Copy each due date onto the due-date calendar (page 4). One glance tells you what's due this week — no more guessing, no more “surprise” late fees.

3. AUDIT

Once a month, run the autopay audit (page 5) and the subscription killer (page 8). Kill what you forgot you pay for. Negotiate what you kept (page 9).

WHAT YOU NEED

- ☐ A pen (for the printable) or your phone (for the fillable PDF)
- ☐ Your last 1–2 bank or card statements — the real list of where money goes
- ☐ Login for each biller's site, so you can confirm amounts and dates

THE ONLY RULE

- Update the dashboard on payday, not “when you remember.”
- A tracker you look at beats a perfect tracker you never open.

This pack is general information, NOT financial advice. It helps you organize your bills — it does not tell you how to spend, save, or invest. Consult a professional for your situation.

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Monthly Bill Dashboard

Every bill, one page. Fill it out, then check boxes as you pay.

Month: _____

Bill name	Amount $	Due date	Autopay	Paid ✓
			☐	☐
			☐	☐
			☐	☐
			☐	☐
			☐	☐
			☐	☐
			☐	☐
			☐	☐
			☐	☐
			☐	☐
			☐	☐
			☐	☐

TOTAL THIS MONTH _____

Autopay = the biller pulls the money automatically. Write Y if it's on, N if you pay by hand. The paid checkbox is the whole point: check it the moment the money goes out, and you'll never wonder whether a bill got paid again.

Reprint this page fresh every month — or reuse the fillable PDF.

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Due-Date Calendar

Write each bill's marker on the day it's due. No due date goes unnoticed.

Month / Year: _____

MON	TUE	WED	THU	FRI	SAT	SUN
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31	32	33	34	35
36	37	38	39	40	41	42

Marker shorthand (make up your own): $ = bill due · A = autopay hits · ✓ = paid. Write the bill name next to its day — “Electric $142” on the 15th is all it takes.

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Autopay Audit

Autopay is a silent subscription. List them all, then decide: KEEP or CANCEL.

Pull your last two bank or card statements and write down EVERY automatic charge. For each one, decide: does this earn its place, or is it leaving?

Autopay / biller	Amount $	Every…	Started	Keep?	Cancel?
				☐	☐
				☐	☐
				☐	☐
				☐	☐
				☐	☐
				☐	☐
				☐	☐
				☐	☐
				☐	☐
				☐	☐

THE AUDIT QUESTIONS — ASK EACH AUTOPAY:

- Would I re-buy this TODAY at full price? If not, cancel.
- Have I used it in the last 30 days? If not, cancel.
- Is there a free or cheaper version? Switch, then cancel the old one.

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Late-Fee Fighter Log

Late fees are negotiable. Track them, dispute them, get refunded.

One phone call can erase a late fee — especially the first one. Log every fee here, then use the script on page 9 to call the biller.

Biller	Fee $	Date charged	Disputed?	Refunded?	Notes
			☐	☐	
			☐	☐	
			☐	☐	
			☐	☐	
			☐	☐	
			☐	☐	
			☐	☐	
			☐	☐	
			☐	☐	
			☐	☐	

TOTAL REFUNDED _____

THE LATE-FEE DISPUTE SCRIPT (USE VERBATIM)

- “Hi, I see a $____ late fee on my account. I'm a longtime customer and this was a one-time miss — can you remove the fee as a courtesy?”
- If they say no: “Can I speak with a supervisor? I'd like to stay, but this fee makes me reconsider.” Then be silent and let them answer.

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12-Month Bill Overview

One row per bill, one column per month. A full year of “paid” at a glance.

Bill	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐

Check a box the moment you pay that bill each month. At year end, this page is your proof: 12 months, zero late payments. Keep it — lenders and landlords love this kind of record.

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Subscription Killer Worksheet

Forgotten subscriptions are the quietest bill of all. Hunt them down here.

Go line by line through your statements. Every subscription goes here — then it either earns its keep or gets killed today.

Subscription	Cost $	Every…	Last used	Kill? ☐	Keep? ☐
				☐	☐
				☐	☐
				☐	☐
				☐	☐
				☐	☐
				☐	☐
				☐	☐
				☐	☐
				☐	☐
				☐	☐
				☐	☐

MONEY FREED PER MONTH _____ × 12 = your yearly savings. Write it somewhere you can see it.

BEFORE YOU KILL

- Cancel inside the app or on the website — not just by deleting the app.
- Screenshot the cancellation confirmation. Save it.
- Check your statement next month to confirm the charge is really gone.

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Bill Negotiation Call Scripts

What to say, word for word, to lower your bills on the phone.

Billers keep a lower rate for customers who ask. Call once a year, use these scripts, and watch your dashboard total drop.

BEFORE YOU CALL — FILL THIS IN

Biller: _____ Current monthly $: _____

Competitor price I found $: _____ My account #: _____

SCRIPT 1 — INTERNET / CABLE / PHONE

“Hi, I've been a customer for ____ years and my bill is $____ a month. [Competitor] is offering $____ for the same speed. Before I switch, is there anything you can do on my rate?”
If they offer a “promotional rate”: ask how long it lasts and what the bill becomes after. Write both numbers down.

SCRIPT 2 — INSURANCE

“I'm reviewing my policy before renewal. Can you check for discounts I'm missing — bundle, loyalty, safe-driver, autopay, paperless?”
If the price barely moves: “Thanks — I'll be shopping this around. What's the exact cancellation process if I find a better rate?” (This line alone often unlocks a better offer.)

DURING THE CALL

- ☐ Be calm and friendly — the rep can only help someone they like
- ☐ Ask for the retention or loyalty department if the first rep can't help
- ☐ Get the new rate, the date it starts, and the rep's name — in writing if possible
- ☐ Update your dashboard (page 3) with the new amount right after the call

This page is general information, NOT financial advice. Savings vary — not every call lowers a bill, but a 15-minute call that saves $30/month is a $360/year win.

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Notes + The Fine Print

Never wonder where the money went. — keep this page handy.

MY NOTES

THE FINE PRINT — READ THIS

- This pack is general information, NOT financial advice. It helps you organize and track your bills; it does not provide financial, tax, legal, or investment advice.
- Consult a qualified professional before making financial decisions. Results vary — no outcome (lower bills, fee refunds, savings) is promised or guaranteed.
- DealShore LLC is not responsible for decisions you make using this pack.

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