

Household Bills & Utilities Checklist

A practical checklist for identifying household accounts, payment dates, autopay settings, and services that may need to be updated .

Household bills can keep moving in the background while everything else feels upside down. Mortgage or rent, utilities, insurance, phone service, internet, credit cards, subscriptions, streaming accounts, and automatic payments may all need attention, but not always on the same day.

This checklist is meant to help you see what exists, what is due soon, what is on autopay, and what may need to be changed, cancelled, transferred, or watched for a while. You do not have to solve every account at once. Start with the bills that keep the household running, then work through the rest as you have support, information, and enough mental room to deal with one more password.



Housing

Mortgage, rent, HOA dues, property taxes, homeowner's insurance, renter's insurance.



Utilities

Electric, gas, water, sewer, garbage, recycling.



Phone & Internet

Cell phones, landline, internet, cable, equipment rentals.



Insurance

Auto, home, renters, umbrella, health, dental, vision, life insurance premiums.



Credit Cards & Loans

Credit cards, auto loans, personal loans, store cards, payment plans.



Subscriptions & Memberships

Streaming, apps, newspapers, magazines, warehouse clubs, gyms, software, cloud storage.



Autopay & Linked Accounts

What account pays the bill, due date, payment method, login access, whether it needs to stay active.