Household bills checklist

Tick each bill you pay and write in the amount and how often you pay it. The note under each bill says what could lower it. More detail on each: savesterling.co.uk/tools/bills-checklist

Last checked 19 November 2026. Information, not advice: whether a change suits you depends on your circumstances.

Home

	BILL	AMOUNT	HOW OFTEN
☐	**Rent or mortgage** When a mortgage deal ends, the loan moves to the lender's reversion rate, often its standard variable rate, unless a new deal is arranged. Lenders that have signed the Mortgage Charter, about 90% of the market, let you lock in a new deal up to six months before the old one ends. Some allow less.		
☐	**Council tax or rates** In England and Wales the bill is 25% lower if you are the only adult at home, and some people, such as full-time students, are not counted. Scotland also has a single adult discount. Council Tax Reduction is for people on a low income or on benefits. Discounts and reductions usually have to be applied for. Northern Ireland has rates instead, with its own help.		
☐	**Gas and electricity** In Great Britain the price cap limits the unit rate and standing charge on standard variable tariffs, not the size of the bill. Northern Ireland is not covered by it. A bill based on an estimate can be too high or too low, and in Great Britain suppliers fit smart meters free. Help schemes exist for people who are struggling.		
☐	**Water** In England and Wales you can ask for a meter, usually fitted free. It may cost less if fewer people live there than there are bedrooms. Every water company in England and Wales has a social tariff for people on a low income. In Scotland most homes pay for water with council tax; Northern Ireland households pay no water charges.		
☐	**Home insurance** Since 1 January 2022 an insurer must offer a renewing customer a price no higher than a new customer would pay with it. Another insurer may still price the same cover lower: comparing like with like means the same cover and the same excess.		

Phone, internet and TV

BILL	AMOUNT	HOW OFTEN
☐ **Broadband and home phone** The price you signed up for normally lasts only for the minimum term. Once that has ended you can leave without an exit fee, or ask what it costs to stay. Social tariffs are cheaper packages for people on certain benefits.		
☐ **Mobile phone** Texting INFO to 85075 is free, and the reply says whether leaving your contract would cost an exit fee. Texting PAC to 65075 gets a code to take your number to a new provider.		
☐ **TV Licence** You need one to watch or record live TV on any channel or service, or to use BBC iPlayer. You do not need one if you only watch on-demand streaming services such as Netflix, other on-demand TV, YouTube or DVDs. It can be free or cost less if you are 75 or over and get Pension Credit, are blind, or are in residential care.		
☐ **Pay TV and streaming** Subscriptions renew by themselves. For each one the questions are whether it is still used and when it next renews. Pay TV contracts follow the same rules as broadband on minimum terms and price rises.		

Car and cover

BILL	AMOUNT	HOW OFTEN
☐ **Car insurance** The same renewal rule as home insurance applies: no higher a price than the insurer's own new customers pay. Paying monthly can add interest, so the yearly cost can differ from twelve times the monthly figure.		
☐ **Other insurance** Some cover duplicates what you already have, such as insurance in a packaged bank account, death-in-service cover or sick pay from an employer, or an add-on to home insurance.		

Money and family

BILL	AMOUNT	HOW OFTEN
☐ **Bank account fees** A packaged account charges a monthly fee for a bundle of extras, which can include insurance. The bank must check whether you are eligible for each policy in the package and tell you.		
☐ **Card and loan repayments** If repayments are hard to keep up with, free and confidential debt advice is available across the UK.		
☐ **Childcare** Tax-Free Childcare adds £2 for every £8 you pay in, up to £2,000 a year for each child until the September after they turn 11 (£4,000 a year, up to 16, for a disabled child). You cannot claim if your or your partner's expected adjusted net income for the tax year is over £100,000. Funded hours differ in each nation.		
☐ **Gym, apps and memberships** Memberships, apps, cloud storage, software and extended warranties can renew by themselves. A year of bank and card statements shows what renews, and when.		

Anything else

BILL	AMOUNT	HOW OFTEN
☐		
☐		
☐		
☐		
☐		

Total a month: _____ **Total a year:** _____