Put the dates together

Copy the actual schedule and income dates. These entries do not change your agreement. Confirm weekend, holiday and month-end rules with the responsible servicer.

Actual frequency / date rule

Schedule document date / version

#	Due date	Payment ($)	Income date	Mismatch / action
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				

Requested date change and whether it is actually confirmed

Do not assume that a calendar reminder, requested change or stopped debit changes the repayment obligation. Keep account identifiers out of shared calendar notes.

Put the dates together

CALENDAR EXAMPLE / Planning convention, not a creditor rule.

Monthly is not every 30 days

Starting day	Next month	Following month
January 31, 2027	February 28, 2027	March 31, 2027
January 31, 2028	February 29, 2028	March 31, 2028

The website planner retains the original day and clamps to the end of a short month. It applies no automatic weekend or holiday shift. Check the actual contract, which may use different rules.

1. Monthly

One stated monthly date.

2. Twice monthly

Two dates per month.

3. Biweekly

Every 14 days.

A monthly average is not an available balance

Annualized budgeting often uses 12 monthly, 24 twice-monthly or 26 biweekly payments. A particular date range can differ: count the actual dates. More than two biweekly payments can occur in a month.

Payment before income: which date and amount need a plan?

Servicer response / confirmed amendment / valid date

Fallback if no date change is available

Background: CFPB bill-calendar guidance and stopping-automatic-payment guidance. Canceling a debit does not cancel a loan. This original worksheet is not a payment instruction.