

FREE FROM ARDENT WORKSHOP

The Renewal Lead-Time Card



A calendar that tells you when something **expires** is already too late. Every deadline below carries a **lead time** — how far ahead you actually have to start — and the thing it costs when you miss it. Write both dates down: the month it runs out, and the month you have to begin.

What runs out	Every	Start	If you miss it
Passport (adult)	10 years	9 months	A trip you cannot take.
REAL ID-compliant license or ID card	With the license	3 months	Extra screening, a delay, or being turned away at a domestic airport checkpoint or a federal building unless you are carrying another acceptable ID, such as a passport.
Driver's license	Varies by state — commonly 4 to 8 years	2 months	Driving on an expired license is a citation in most states (some allow a short grace period — check yours), and an expired license is not accepted as ID at the exact moments you need ID.
Vehicle registration	Annual in most states	1 month	A citation, and in some places a tow.
Safety inspection Only if: your state requires one	Annual or biennial where required	2 months	You cannot renew the registration, which puts the car off the road legally even though it drives fine.
Auto insurance policy	6 or 12 months	3 months	Auto-renewal at whatever the new number is.
Homeowners or renters insurance	Annual	3 months	An auto-renewal at a number nobody looked at, on a sum insured set several years and one kitchen ago.
Manufacturer warranties on major appliances	1 to 10 years from purchase	2 months	A repair bill for a fault that had been developing for months under cover.
Health plan open enrollment	Annual window	2 months	A year on the wrong plan, or on last year's plan by default after the network changed.
FSA balance and contribution elections Only if: you have a flexible spending account	Plan year	2 months	A forfeited balance — your own money, returned to nobody useful.
Professional license Only if: anyone in the household holds one	1 to 3 years, by profession and state	6 months	An inability to work, plus a reinstatement fee that can far exceed the renewal fee — check your board's schedule.
Annually-billed subscriptions	Annual	1 month	A full year of something last opened in the spring.

FREE AND UNGATED — PRINT IT, KEEP IT, PASS IT ON

ardentworkshop.com

Lead times are planning allowances, not published standards. Where an agency, insurer, board or manufacturer publishes a real figure, that one wins. A calendar method — not legal, tax, insurance, immigration or medical advice. Confirm every date, rule and fee with the issuer, including TSA's ID list.

Counting backward, without counting backward

Find the month it expires down the side, run across to its lead time, and that cell is the month to start. A starred month falls in the **previous calendar year** — which is the one everybody gets wrong by hand.

Expires in	9 months ahead	6 months ahead	3 months ahead
January	Apr*	Jul*	Oct*
February	May*	Aug*	Nov*
March	Jun*	Sep*	Dec*
April	Jul*	Oct*	Jan
May	Aug*	Nov*	Feb
June	Sep*	Dec*	Mar
July	Oct*	Jan	Apr
August	Nov*	Feb	May
September	Dec*	Mar	Jun
October	Jan	Apr	Jul
November	Feb	May	Aug
December	Mar	Jun	Sep

THE THREE THAT CATCH PEOPLE OUT

A **professional license** is really a deadline for continuing education that ended months earlier. A **vehicle registration** usually sits behind an inspection, and two months is not for the test — it is for the repair the test finds. An **insurance renewal** is worth nothing on the day it lands; the money is in the three months before, while you can still shop the same cover.

WHAT THIS CARD LEAVES OUT

The rest of the year

This card carries **12 of the 57 deadlines** in the **Household Renewals & Expiry Wall Calendar**, and three of its six lead times. It is free, ungated, and yours to print and pass on — there is no email to hand over and nothing to log into.

The full pack adds:

- The **twelve-month wall chart** — one undated landscape sheet with each month split into what expires and, separately, what to start, three year columns so one print covers three years, and the fixed national dates already printed into the right months.
- The **full Backward-Planning Reckoner** — all six lead times across twelve expiry months, on a card that lives beside the chart.
- The other **45 deadlines** across 8 categories, each with why its lead time is what it is, what a miss costs in full, and where to check the real number for your own state and provider.
- **Pre-printed fill-in cards** by category, wall-safe by design, so recording your household is three short entries per line rather than a list you have to remember.
- A **re-quote card** pre-printed with the 18 renewals worth shopping rather than letting roll, and a done-this-year log.
- A **private reference booklet** for the drawer — numbers, providers, contacts, locations and costs, deliberately kept off every page you hang up.
- A **worked example** for an invented household, and A4 editions of everything you print.

OWN IT, DON'T RENT IT

A reminder fires once, while you are doing something else, and it fires on the **expiry** date — which is the wrong date for almost everything here. A sheet on a wall needs no battery, no signal, no login and no live subscription, and everyone in the house can read it. [See the full pack >](#)

More Life Admin & Peace of Mind tools at ardentworkshop.com.

A note on what this is. A calendar method, not legal, tax, insurance, immigration, or medical advice. Every lead time here is a planning allowance rather than a published standard, and every jurisdictional detail is a starting point for an ordinary US household — confirm each one with the issuer, your state, your board, or a professional you are paying before you rely on it.

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