

The 20-Minute Money Leak Audit

One short quarterly check for recurring charges, grocery drift, utilities, phone plans, impulse triggers and one automatic fix.

1. Recurring charges

- ☐ Scan 2-3 months of bank and card statements.
- ☐ Check App Store / Google Play subscriptions.
- ☐ Search email for receipt, renewal, subscription and trial.
- ☐ For each charge ask: Would I sign up again today at this price?

2. Grocery drift

- ☐ Name the category that keeps expanding the bill.
- ☐ Check unit price on three repeat purchases.
- ☐ Write one cause of repeat store trips.
- ☐ Write one food item you repeatedly throw away.

3. Utility defaults

- ☐ Identify one high-use appliance or suspicious standby cluster.
- ☐ Write your current electricity plan/tariff.
- ☐ Check whether another rate structure is available.
- ☐ Choose one measurement or setting to review.

Quick note

Do not try to fix every line today. Circle the one change with the best mix of savings and low effort.

4. Phone plan

- [] Check 3 months of cellular data use.
- [] Write the plan allowance and paid add-ons.
- [] Note device financing and its end date.
- [] Compare one current alternative before switching.

5. Spending triggers

- [] List the last three non-essential purchases you regretted.
- [] Label each trigger: stress / boredom / scarcity / social / convenience / other.
- [] Circle the trigger that repeats.
- [] Choose one friction step for that trigger.

6. One automatic move

- [] Savings transfer
- [] Quarterly subscription reminder
- [] Grocery list day
- [] Phone-plan recheck
- [] Power-strip / shutdown routine
- [] Sinking-fund transfer

My three actions

CANCEL	
CHANGE	
AUTOMATE	

Use this worksheet to identify questions. For high-impact debt, insurance, tax, legal or investment decisions, verify the relevant documents and get individualized guidance when needed.