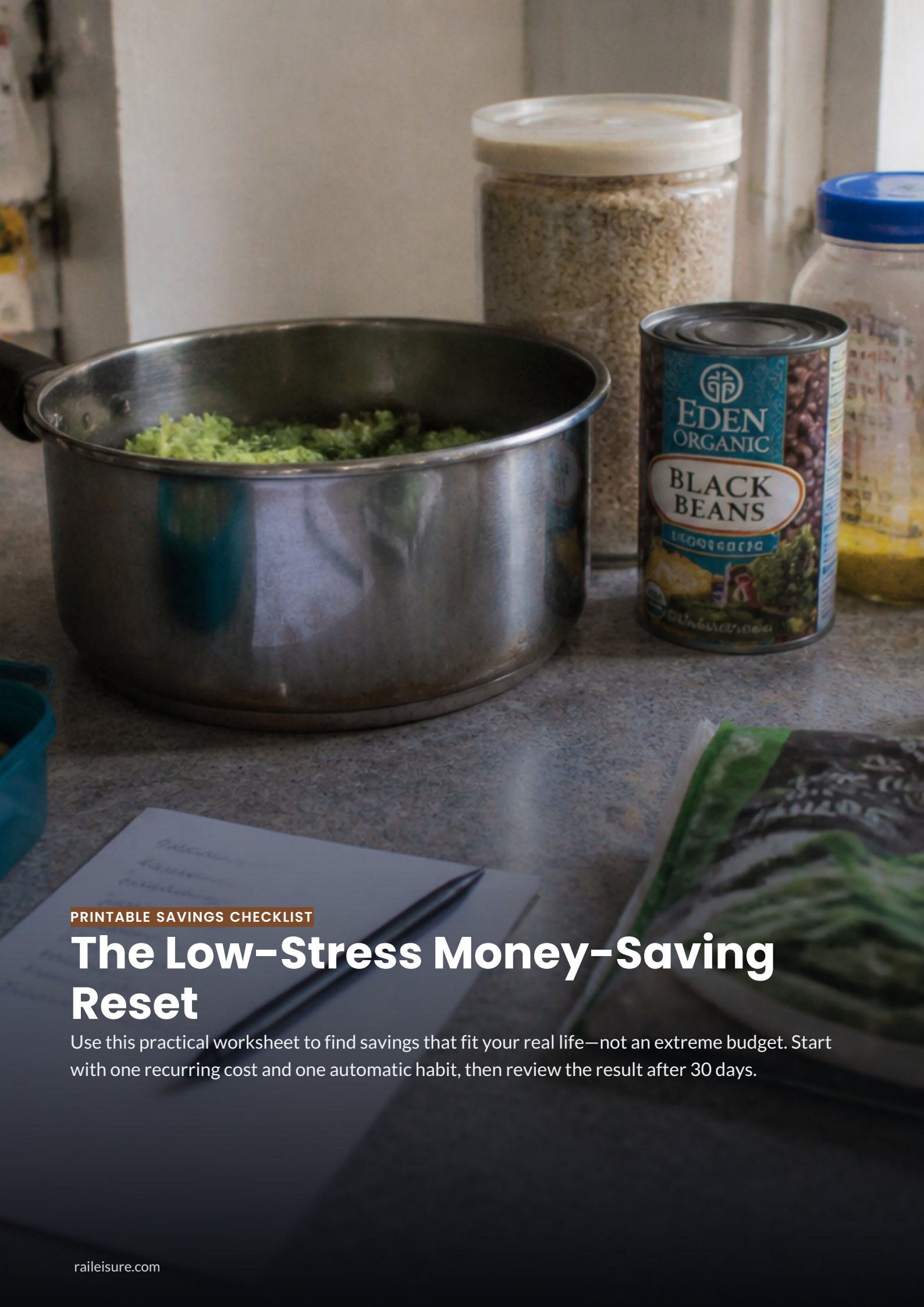




PRINTABLE SAVINGS CHECKLIST

The Low-Stress Money-Saving Reset

Use this practical worksheet to find savings that fit your real life—not an extreme budget. Start with one recurring cost and one automatic habit, then review the result after 30 days.

Au sommaire

1. Find your easiest savings opportunities
2. Audit subscriptions before the next charge
3. Recheck the bills you pay every month
4. Reduce takeout without banning it
5. Your 30-day review

1. Find your easiest savings opportunities

- Review the previous two or three months of bank and credit card statements**
Scan subscriptions, food, transport, and regular household bills.
- Circle recurring costs or repeated purchases that provide little value**
Look for unused services, duplicate charges, and purchases you could replace occasionally.
- Choose one expense to reduce first**
Avoid trying to change every habit at once.
- Choose one affordable automatic saving habit**
Only automate money that remains available after required costs.
- Write down what you want to measure over the next 30 days**
For example: fewer delivery orders, a cancelled subscription, or a lower recurring bill.

THE TRUE VALUE OF A SMARTER CHOICE

Small changes. Real impact. Big difference over time.

See how one simple decision can put more money back in your pocket—every month and over the long run.



	PER MONTH	OVER 12 MONTHS	
 1. SUBSCRIPTION Access to the tools, content, and support that help you grow.	\$12 PER MONTH	\$144 OVER 12 MONTHS	MORE MONEY BACK IN YOUR POCKET \$63 PER MONTH \$756 OVER 12 MONTHS 
 2. TAKEOUT Two \$18 meals replaced monthly with smarter choices.	\$36 PER MONTH	\$432 OVER 12 MONTHS	
 3. RECURRING BILL Switched to a better option that costs less each month.	\$15 LESS PER MONTH	\$180 OVER 12 MONTHS	
 4. TOTAL IMPACT The power of consistent decisions adds up to meaningful results.	\$63 PER MONTH	\$756 OVER 12 MONTHS	

NOTE: Illustrative example, not a guarantee.

Your results may vary based on your choices and circumstances.

INFOGRAPHIE Illustrative annual savings infographic comparing a subscription, takeout meals, and a recurring bill

2. Audit subscriptions before the next charge

List every recurring service

Include streaming, apps, memberships, cloud storage, delivery programs, and converted free trials.

Record the recurring price and billing cycle

Mark whether the charge is monthly or annual.

Note when you last used each service

Regular use and clear value are reasons to keep a service.

Check the next billing or renewal date

Pay particular attention to free trials that become paid plans.

Read the cancellation conditions

Check for notice periods, fees, or other requirements.

Cancel, pause, or downgrade low-value services

Deleting an app does not necessarily cancel its payment.

Confirm the cancellation and save the confirmation

Check with the provider, app store, bank, or card account where appropriate.

Schedule a quarterly subscription review

Repeat the audit before unused charges accumulate.

SUBSCRIPTION AUDIT CHECKLIST



A simple framework to review your subscriptions, cut unused services, and save money.

REVIEW FREQUENCY



Quarterly review

HOW TO USE THIS CHECKLIST



1. LIST ALL SUBSCRIPTIONS
Include all recurring paid services, no matter how small.



2. CHECK LAST USED
Identify services you haven't used recently or at all.



3. REVIEW VALUE
Consider if each service delivers enough value to keep.



4. TAKE ACTION
Cancel or pause what you don't need. Update your list.

QUARTERLY SUMMARY



TOTAL MONTHLY SPEND \$ _____



SERVICES KEPT _____



SERVICES CANCELLED _____

		SERVICE	MONTHLY PRICE	LAST USED	BILLING CYCLE	CANCELLATION CONDITIONS	KEEP, CANCEL, OR REVIEW?
1	☐	Netflix	\$15.49	May 20, 2024	Monthly	Cancel anytime online	☐
2	☐	Spotify Premium	\$10.99	May 18, 2024	Monthly	Cancel anytime online	☐
3	☐	Amazon Prime	\$14.99	May 21, 2024	Monthly	Cancel anytime before renewal	☐
4	☐	Disney+	\$7.99	Apr 30, 2024	Monthly	Cancel anytime online	☐
5	☐	YouTube Premium	\$13.99	May 22, 2024	Monthly	Cancel anytime online	☐
6	☐	Adobe Creative Cloud	\$54.99	May 10, 2024	Monthly	Cancel before next billing date	☐
7	☐	Microsoft 365 Personal	\$6.99	May 19, 2024	Monthly	Cancel anytime online	☐
8	☐	Dropbox Plus	\$11.99	May 05, 2024	Annual	Cancel anytime (no refunds)	☐



WHY AUDIT REGULARLY?



SAVE MONEY
Eliminate unused subscriptions and reduce waste.



SAVE TIME
Fewer subscriptions mean fewer logins and less clutter.



FOCUS ON VALUE
Keep only the services that support your goals and lifestyle.



STAY IN CONTROL
Regular reviews help you make intentional spending decisions.



TIP: Set a calendar reminder for your Quarterly review to stay on track and keep more money in your pocket.

CHECKLIST Record each subscription's cost, usage, billing date, and cancellation terms before deciding what to keep.

3. Recheck the bills you pay every month



1 Gather the complete current cost

Include taxes, equipment charges, mandatory fees, and any other required costs.

2 Ask about lower-cost alternatives

Contact the provider about lower plans, loyalty options, or available discounts.

3 Compare the full price after promotions end

A temporary introductory rate is not a permanent saving.

4 Check what the cheaper option removes

Review data, features, coverage, assistance, exclusions, deductibles, and limits before switching.

5 Confirm contract and switching terms

Check the contract length, early-exit conditions, activation or installation fees, and equipment-return requirements.

4. Reduce takeout without banning it

Identify the takeout purchases that happen most often or cost the most

Start with only a few meals rather than eliminating restaurants or delivery.

Choose simple meals you can repeat at home

Use pantry ingredients and keep the preparation practical.

Make a short grocery list before shopping

Plan around easy meals you are genuinely likely to prepare.

Replace only a few purchases during the first 30 days

Keep the changes realistic enough to repeat.

Keep the meals and routines that reduce spending without creating stress

The goal is a sustainable adjustment, not perfection.



MEAL-PLANNING EXAMPLE A short grocery list and simple pantry-based meals can make replacing a few takeout orders easier.

! **Protect essentials first**

Do not reduce rent, food, utilities, debt payments, insurance coverage, or other required costs without carefully checking the consequences. A lower price is not a good trade if it creates an overdraft, a coverage gap, or extra fees.

5. Your 30-day review

Did the change lower spending without constant decision-making?

Did you avoid overdrafts, cancellation problems, or unexpected fees?

Which change felt easiest to maintain?

Did the automatic transfer remain affordable after required costs were covered?

Did the cheaper bill or plan still provide the features and protection you need?

Keep the changes that work, adjust the ones that create stress, and choose the next small opportunity only when ready.

This worksheet is for general planning. Review your actual income, obligations, contracts, fees, and coverage before making changes.