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.

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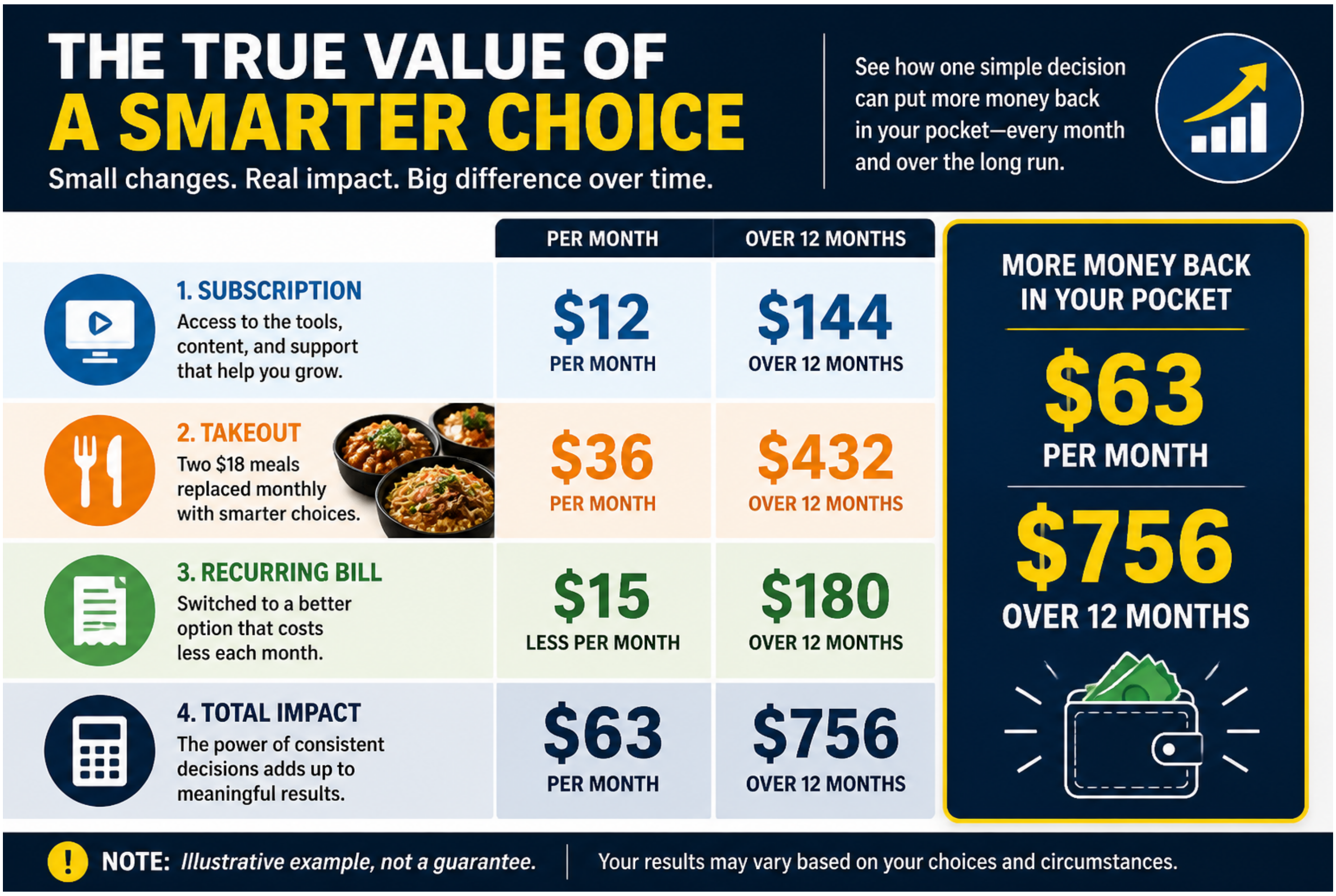
1. Find your easiest savings opportunities

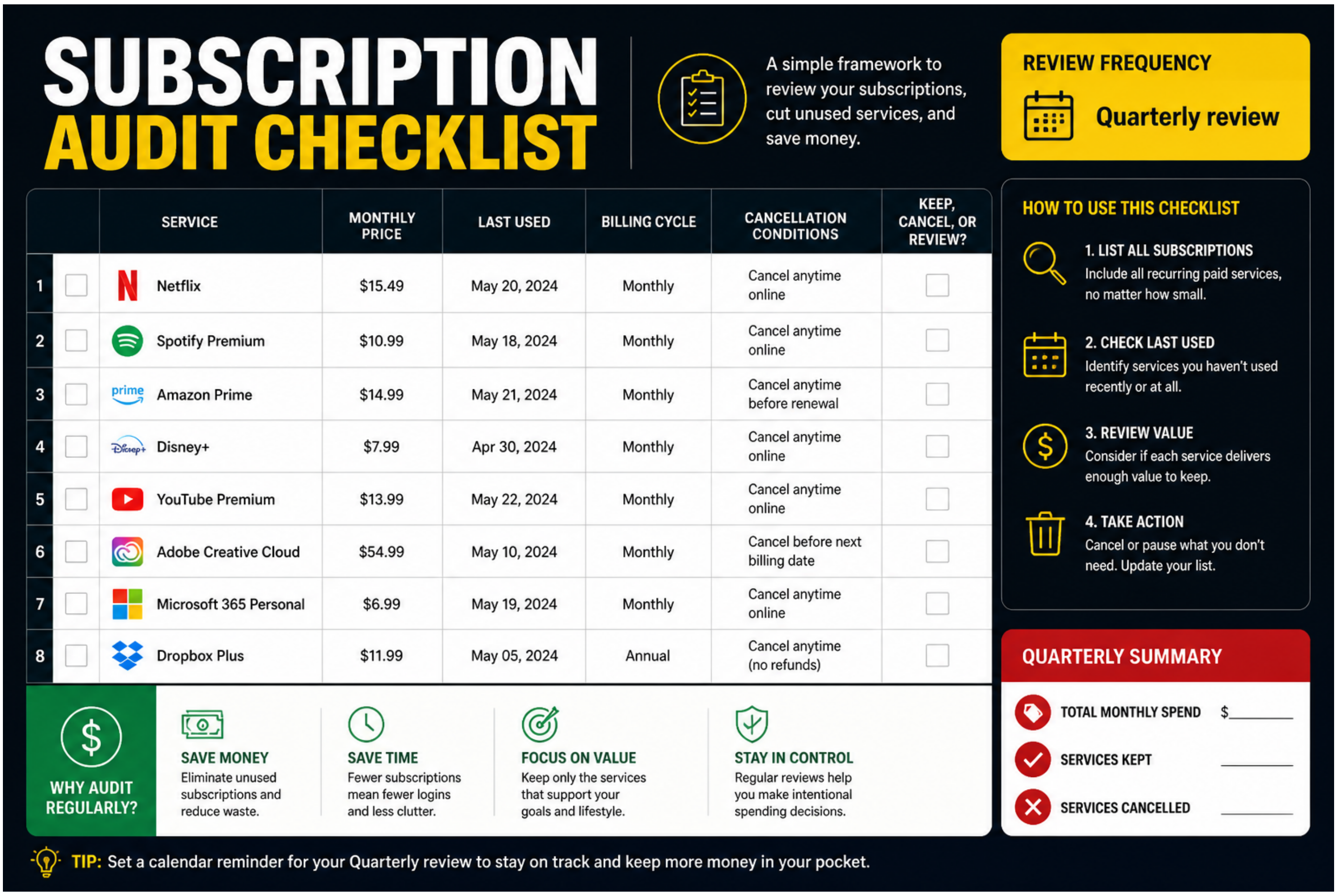
- [ ] **Review the previous two or three months of bank and credit card statements**
  Scan subscriptions, food, transport, and regular household bills.
- [ ] **Circle recurring costs or repeated purchases that provide little value**
  Look for unused services, duplicate charges, and purchases you could 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.



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.



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
2. Ask about lower-cost alternatives
3. Compare the full price after promotions end
4. Check what the cheaper option removes
5. Confirm contract and switching terms

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.