

Find the costs that quietly repeat

Review each recurring household expense, write down what you pay now, and note any opportunity to reduce, renegotiate, downgrade, cancel, or compare prices. Even a few small monthly cuts can add up over a year.

Tip: Focus first on expenses that repeat every month. Recurring savings keep paying you back.

1. UTILITIES & COMMUNICATION

Expense	Current Cost	Possible Savings	Action / Notes
Electricity			
Natural gas / heating			
Water / sewer			
Trash / recycling			
Internet			
Mobile phone			

2. INSURANCE

Expense	Current Cost	Possible Savings	Action / Notes
Homeowners / renters			
Auto insurance			
Life insurance			
Pet insurance			
Other insurance			

3. SUBSCRIPTIONS & MEMBERSHIPS

Expense	Current Cost	Possible Savings	Action / Notes
Streaming services			
Apps / software			
Gym / fitness			
Clubs / memberships			
Subscription boxes			

4. HOUSEHOLD SERVICES

Expense	Current Cost	Possible Savings	Action / Notes
Lawn / landscaping			
Cleaning service			
Pest control			
Home security			
Storage unit			
Delivery / convenience services			

5. TRANSPORTATION & RECURRING FEES

Expense	Current Cost	Possible Savings	Action / Notes
Car payment			
Parking / tolls			
Roadside assistance			
Public transit pass			
Bank / account fees			

6. OTHER RECURRING COSTS

Expense	Current Cost	Possible Savings	Action / Notes
Childcare / care services			
Professional dues			
Education / classes			
Pet services			
Other			

AUDIT SUMMARY

Current Monthly Total

\$

Estimated Monthly Savings

\$

Estimated Annual Savings

\$

My first three actions:

1.

2.

3.