

LEAK CUTTER CHECKLIST

A 30-minute sweep to stop money leaking out. Tick what you fix today. Aim for quick wins, you are buying breathing room

STEP 1 - RUN A 30-MINUTE AUDIT



Open your last **30 days** of statements (bank + card).



Sort by Merchant or search keywords:
SUBSCRIPTION, MEMBERSHIP, TRIAL, DELIVERY, UBER EATS, LYFT



Circle anything that is **recurring, impulse, or convenience**.



Pick **3-5 items** you will cut today. Don't overthink it.

NOTES

STEP 2 - COMMON LEAKS TO CHECK

Use this to stop the bleeding, protect essentials, and regain control. Tick what you complete, keep it simple.

Activity

Check Box

Subscriptions - (streaming, music, cloud storage, gaming, apps)

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Free trials - you forgot (cancel or downgrade)

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Delivery & convenience - (food delivery, ride-share, premium shipping)

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Bank fees - (maintenance, overdraft, foreign transaction)

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Card fees - (late fees, returned payment fees)

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Impulse retail - (small frequent buys that add up)

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Duplicate services - (two similar apps/tools)

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Insurance/phone plans - (re-quote or downgrade)

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ATM fees - (switch to fee-free access)

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NOTES

STEP 3 – REPLACE (SO IT STICKS)

Tip: Learning to cook a lot of the meals you get delivered could save you plenty of money

Activity

Check Box

Replace delivery (and eating out) with a 2-meal simple grocery plan for 7 days.

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Replace impulse spending with a 24-hour rule (wishlist first).

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Replace multiple apps with one tool (or none) until stabilized.

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Your Cuts Today - Write 3-6:

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NOTES
