Better Financials Health

10-Minute Money Leak Audit

One statement, seven places to look, one action.

Gather one recent bank or card statement, your phone bill, and renewal notices.

Where to look	Charge found	Monthly cost	Action	Check-by date
Automatic renewals				
One unplanned purchase				
Phone plan and unused extras				
Electronics using power while idle				
Bank fees: maintenance, overdraft, ATM or transfer				
Overlapping services or insurance				
Discounts that increased total spending				

One charge: _____ One action: _____ Check on: _____

Count a saving after a statement confirms it. Monthly change: $_____ Moved to: _____