

Review your last 3–6 months of credit card and bank statements. Highlight any subscriptions you no longer use—or don't get enough value from—and cancel or adjust.

Set calendar reminders for annual subscriptions so they don't auto-renew without your review!

## Entertainment, Media & Gaming

- ☐ Streaming services (Netflix, Hulu, Disney+, etc.)
- ☐ Premium video channels (HBO Max, Starz, etc.)
- ☐ Music streaming (Spotify, Apple Music, etc.)
- ☐ News/magazines (New York Times, The Athletic, digital news, etc.)
- ☐ Audiobook services (Audible, etc.)
- ☐ Podcast subscriptions
- ☐ Game subscriptions (Xbox Game Pass, PlayStation Plus, Nintendo Online)
- ☐ App purchases or in-game content
- ☐ Game streaming services

## Cloud Storage & Software Tools

- ☐ Cloud storage (iCloud, Google Drive, Dropbox)
- ☐ Email/website hosting
- ☐ Office software (Microsoft 365, Adobe, Canva, etc.)
- ☐ File management or backup services
- ☐ Productivity tools (Notion, Evernote, Asana)
- ☐ Photo or video editing software
- ☐ Design/creative tools (Canva Pro, etc.)
- ☐ VPN services

## Learning & Professional

- ☐ Online courses (Masterclass, Coursera, Skill share, etc.)
- ☐ Language learning apps (Duolingo, Babbel)
- ☐ Professional memberships or certifications
- ☐ Industry-specific newsletters or journals

## Consumables & Product Subscriptions

- ☐ Meal kits or grocery delivery (HelloFresh, Blue Apron)
- ☐ Coffee or tea subscriptions
- ☐ Vitamins, supplements, or wellness boxes
- ☐ Pet food or treat subscriptions
- ☐ Toiletry or beauty product subscriptions

Review the last few bills or invoices and check for outdated plans, fees, and add-on no longer used or only needed seasonally.  
Shop around for better rates, bundle, reduce usage.

## Utilities & Home Services

- ☐ Electricity - schedule thermostat; lights off; timers
- ☐ Water & Sewer - check for leaks, sprinkler timers/seasonal, replace toilets
- ☐ Natural Gas / Heating Oil / Propane - schedule thermostat; seal drafts
- ☐ Trash & Recycling Pickup - smaller bins, update to seasons (yard waste)
- ☐ Internet Service - bundle, use own modem/router; shop around
- ☐ Cable or Satellite TV - bundle; antenna, retention offer, downgrade
- ☐ Landline Phone Service - cancel, switch to VOIP, shop around
- ☐ Cell Phone Plan - downgrade, lower cost carrier, Use WiFi, bundle

## Insurance Policies

- ☐ Homeowners or Renters Insurance - shop, bundle, review coverage
- ☐ Car Insurance - shop, bundle, review coverages, usage based
- ☐ Life Insurance - compare, avoid add-ons, quit smoking, use broker
- ☐ Pet Insurance - compare, multi-pet, ask about discounts

## Maintenance & Subscriptions

- ☐ Pest Control Services - compare, skip during winter if not needed
- ☐ Lawn Care & Landscaping, compare, skip during winter if not needed
- ☐ Home Security Monitoring - shop around
- ☐ Appliance Service Plans
- ☐ Gym & Fitness Memberships

## Around the House

- ☐ Old Lightbulbs - switch to LEDs
- ☐ Peak Energy Usage - shift laundry/dishwasher to off-peak
- ☐ Unused Memberships - warehouse clubs, museums, co-ops
- ☐ Forgotten Subscriptions - pet food, vitamins, boxes
- ☐ Inactive Domain Names or Web Hosting Plans

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# Leaking Money Banks, Cards, Rewards Checklist

Set quarterly calendar reminders to check bank & credit card statements, look for and use gift cards, and take advantage of member benefits.

## Banks Fees

- ☐ Monthly Maintenance Fees - adjust accounts to remove fees
  - ☐ Statement Fees - go digital, review/cancel unused services
  - ☐ Overdraft - create low balance alerts, update budget
  - ☐ ATM fees - Review bank app for free ATM's
  - ☐
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## Credit Cards

- ☐ Interest - Pay off balance monthly; transfer to lowest interest
  - ☐ Balance - create pay-off plan, consolidate
  - ☐ Annual Fees - downgrade to no-fee cards if not using perks
  - ☐ Foreign Transactions - use no-foreign fees card while travelling
  - ☐
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## Gift Cards

- ☐ Collect - drawers, wallet, desk, email, phone apps to find cards
  - ☐ Check - review each card for balances and potential expiration dates
  - ☐ Use - keep in accessible place and make a plan to use
  - ☐ Store Specific - use or give as gifts, trade-in
  - ☐ Tiny balances - use any way (if going there anyway)
  - ☐
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## Rewards

- ☐ Credit Cards - check for rewards programs and cash in point, if applies
  - ☐ Sign up - for places already frequenting
  - ☐ Airline/Hotels - check any website with a login for rewards
  - ☐ Apps - check all phone apps and sign up/review for patronized places
  - ☐ Memberships - check memberships for perks - are they being used?
  - ☐ Duplications - can memberships perks remove paying subscriptions?
  - ☐ Organizations - review perks (AAA, AARP, etc.)
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## Discounts

- ☐ Ask for student, company, or senior discounts
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