## FIND HIDDEN MONEY in 20 Minutes



# Subscription & Expense Audit

Rebuild Path on the **Midlife Map** by <u>Project: Improve Me</u>
Financial Freedom, One Step at a Time.

#### Why do a Subscription & Expense Audit?

Most of us are losing \$50-\$100 every month on subscriptions and recurring expenses we no longer use or need. That's money that could be going toward debt payoff, savings, or something you actually enjoy.

This quick audit helps you:

- Spot hidden costs
- Cancel what no longer serves you
- Redirect that money to what really matters

And the best part?

You can complete this in 20 minutes or less.



Even cancelling one \$10/month expense saves you \$120 a year!

#### **How to Use This Quick Win**

- 1. **List:** every subscription or recurring expense (monthly, yearly, or automatic payment).
- 2. **Review:** Do I actually use this? Does it still serve me?
- 3. **Decide:** Keep, Cancel, or Adjust.
- 4. **Redirect:** Choose where your savings will go ~ debt, savings, or something fun?

### **Subscription & Expense Audit**

Expense Name	Cost	Billing Cycle (monthly/ yearly)	Keep, Cancel, or Adjust	Notes (alternatives, discounts, action steps)

#### **Quick Reflection**

How much money did you free up? \$
Where will you redirect those savings?
☐ Emergency Fund
□ Debt Payoff
□ Retirement Savings
☐ Fun Purchase
☐ Other:

#### **Keep the Momentum Going**

This quick win is Step 4 of the PIM Rebuild Path:

- 1. Review Your Money Story
- 2. Track with Awareness
- 3. Build a Budget That Fits Your Real Life
- 4. Cut What No Longer Serves You
- 5. Make a Realistic Payoff Plan
- 6. Create a Monthly Reset Routine

If you want the full 6-step system + Companion Google Sheet to make budgeting simple, grab the **Smart Solo Money Kickstart Bundle** for just **\$9**.

**Check It Out** 



You just found hidden money in 20 minutes! That's a win worth celebrating!