FRUGAL SEEDS

Spending Leak Audit Table

Keep / Change / Cancel · one row per charge

How to use it

1. Pull 1 to 3 months of bank and card statements.
2. List every charge, one row each. No line item gets skipped.
3. Decide each one: Keep, Change, or Cancel.
4. Write the Next Action, with a date if it has a deadline.
5. Keep this sheet somewhere visible and cross off each action.

A decision without a next action is just a note.
A next action with a date is a plan.

Ask for each charge

- Have I used this in the last 30 days?
- If it disappeared tomorrow, would I miss it or re-buy it?
- Is there a lower tier that still covers what I actually use?
- Am I paying for two things that do the same job?
- Could I switch billing to annual, or pause it for a season?

Keep: you use it and the price is fair. Change: keep the benefit, fix the terms. Cancel: unused, forgotten, or no longer fits.

Charge Name (as on statement)	Amount & How Often	Category	Used Recently?	Decision Keep/Change/Cancel	Next Action (with a date)

Spending Leak Audit Table (continued)

Keep / Change / Cancel · one row per charge

Charge Name (as on statement)	Amount & How Often	Category	Used Recently?	Decision Keep/Change/Cancel	Next Action (with a date)

Watch for the four tricky charge types

Annual and irregular renewals (search 12 months back) · Free trials that quietly convert · Irregular fees (late, overdraft, foreign transaction)

Unfamiliar or suspicious charges: contact your bank or card issuer promptly. Treat it as possible fraud, not ordinary overspending.