



Keep, Audit, Cancel Worksheet

List every recurring charge. Sort each into a pile. Cancel the red pile first.

1. List

Write down every recurring charge you find. One per line, cost and last time you used it.

2. Sort

Put each into one pile. Keep, Audit, or Cancel. Do not overthink it, just choose.

3. Cancel red

Start with the Cancel pile today. That is the money you free up right now.

Before you start: pull the last 3 months of bank and credit card statements so nothing recurring hides. Then work the red pile first.

CHARGE NAME	MONTHLY COST	LAST USED	KEEP	AUDIT	CANCEL
1			☐	☐	☐
2			☐	☐	☐
3			☐	☐	☐
4			☐	☐	☐
5			☐	☐	☐
6			☐	☐	☐
7			☐	☐	☐
8			☐	☐	☐
9			☐	☐	☐
10			☐	☐	☐
11			☐	☐	☐
12			☐	☐	☐
13			☐	☐	☐
14			☐	☐	☐

THE ONE-MONTH RULE An **Audit** sub owes you one intentional month. Use it on purpose during a month you were prompted to. If you did not reach for it, the decision is made for you and it moves to Cancel.

What I freed up this year

Monthly cost of everything in my Cancel pile x 12 = freed up this year

Each Audit sub you cancel next month adds more. Small steady cancels, real money back.

What will you grow with the money you just freed up?

Seeding Serendipity
GROW YOUR OWN LUCK