

Bill Audit Worksheet 2027

List every recurring bill, then rank them from biggest to smallest. Start with the biggest one you haven't reviewed in a year.

Bill	Company	Monthly cost	Due day	Contract / promo ends	Last reviewed	Rank
Internet						
Mobile phone						
Car insurance						
Home / renters insurance						
Electricity						
Gas / heating						
Water / sewer						
Trash						
Streaming services						
Other subscriptions						
Bank / card fees						
Gym / memberships						
Loan / card interest						
Total per month						

One bill this week

Bill: _____ Current: \$_____ / month

☐	Find the current price, plan and any promo end date on your bill
☐	Check what you actually use (data, speed, coverage)
☐	Look up the current price for new customers
☐	Call or chat: ask for a lower plan, a promotion or a loyalty discount
☐	Ask to remove any fees you don't recognize
☐	Write down who you spoke to and the reference number
☐	Get the new price confirmed in writing
☐	Put a reminder in your calendar 2 weeks before any promo ends

What to say

"Hi, I've been a customer for ____ years. I'm reviewing my monthly bills and my ____ is \$____. Is there a lower plan, a promotion or a loyalty discount you can put me on? Can you confirm the new price, how long it lasts, and send it to me in writing?"

New: \$_____ / month Saved: \$_____ / month × 12 = \$_____ / year

Want the full workbook? The Household Bill Cutter Workbook 2027 adds a 12-week plan, checklists for 9 kinds of bills, 4 call scripts, a call log, a subscription cleanout and a savings tally: cedarandledger.vercel.app/bill-cutter-2027/

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