

6-Month Bill Review Guide

Find Hidden Savings. Reclaim Control. Repeat Twice a Year.

(Recommended: Review in March & September)

Step 1: Identify Potential Cost Leaks

Review recent bank and credit card statements. Mark any of the following:

Category	Current Monthly Cost	Notes/Action
Bank account fees		
Credit card annual fees		
Subscription services		
Streaming platforms		
Gym or app memberships		
Insurance premiums (auto/home/life)		
Internet/TV/Phone bundles		
Other recurring charges		

Step 2: Renegotiate or Cancel

Use this simple call script to start the conversation with providers:

"Hi, I've been a long-time customer and wanted to check if there are any promotions, loyalty discounts, or updated plans available. I've seen other offers and wanted to see if you could match or improve my current rate."

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List results:


Provider	Contacted?	Result	New Monthly Cost
	<input type="checkbox"/> Yes / <input type="checkbox"/> No		
	<input type="checkbox"/> Yes / <input type="checkbox"/> No		
	<input type="checkbox"/> Yes / <input type="checkbox"/> No		
	<input type="checkbox"/> Yes / <input type="checkbox"/> No		

Step 3: Optimize Your Rewards Strategy

Action Item	Completed?
Review credit card reward rates	<input type="checkbox"/> Yes
Choose 1 card for groceries/recurring bills	<input type="checkbox"/> Yes
Link loyalty programs (PC Optimum, Scene+)	<input type="checkbox"/> Yes
Sign up for a cashback portal (e.g., Rakuten)	<input type="checkbox"/> Yes

Set Your Next Review

Next Scheduled Review	Notes

 Add this date to your calendar with a reminder.

Bonus: Note the total annual savings reclaimed from this process.

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