

THE RUSTIC COMPASS · FREE STARTER KIT

The Bill Checklist

Every bill you pay, on the day it leaves, with the ones worth renegotiating marked.

Find your direction.

therusticcompass.com · contact@therusticcompass.com

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Start here

Most people can name their rent and forget six other bills. This sheet gets all of them onto one page, in date order.

It is one of five free sheets in the Compass Starter Kit.

How to use this workbook

- Sit with your bank statement and fill in every regular payment.
- Tick the months as they are paid.
- Pick two bills to renegotiate this month, not ten.
- Reprint it whenever things change.

Type into it, or print it

Every box, line and tick box in this file is live — open it on a phone, tablet or computer and type straight in, then save your copy. Prefer pen and paper? Print it single-sided on plain US Letter and reprint any page as often as you like. The contents page links jump you to any worksheet.

What's inside

Tap or click any line below to jump straight to that worksheet.

1. Every bill you pay — List them all, even the small ones.
2. Tick them off — Twelve months across, one row per bill.
3. Cut the bill, not the fun — The five calls that usually save the most.

1. Every bill you pay

Write down everything that leaves your account on a schedule. The small ones are usually where the money is hiding.

Bill	Amount	Due day	Paid from	Fixed or variable

Yearly and one-off bills

What	Amount	Month due	Set aside monthly

Totals

2. Tick them off

Bill	J	F	M	A	M	J	J	A	S	O	N	D

3. Cut the bill, not the fun

- ☐ Broadband and mobile — ask for the new-customer price or leave.
- ☐ Insurance — never auto-renew, always re-quote.
- ☐ Subscriptions — cancel anything unused for 60 days.
- ☐ Energy — check the tariff and the direct debit amount.
- ☐ Bank fees and overdraft charges — ask them to be removed.

Calls to make

Who	What I want	Called	Saved

Say the sentence

"I'm looking at leaving — what's the best you can do?" It is uncomfortable for about nine seconds and it usually works.

Keep going

Every bill written down, the dates known, and two of them cheaper than they were last month.

Next steps

- Put your finished sheets somewhere you'll actually see them.
- Book one 20-minute review with yourself, same day each month.
- Join The Compass Letter at therusticcompass.com for a free resource each month.
- Questions or a broken link? Email contact@therusticcompass.com and we'll fix it.

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