

Household Budget Audit

Use this simple 10-minute checklist to take stock, spot quick wins, and save

01 The ins and outs

- ☐ **Review your last 3 bank statements.** Highlight any recurring payments you haven't used in 30 days.
- ☐ **Cancel any unused subscriptions** – streaming services, gym memberships, apps etc. Remember to set reminders to cancel any free trials before you have to start paying.
- ☐ **Track essential outgoings** by making a list of all your core household bills.

02 The swap-athon

- ☐ **Speak to a Utility Warehouse Partner** about getting your energy, broadband, mobile and insurance together in one place.
- ☐ **Make sure you're giving regular meter readings** and using a smart meter to avoid estimation overcharging.
- ☐ **Make the most of cashback** and earn money back on your everyday shopping using Utility Warehouse's Cashback Card to offset monthly bills.
- ☐ **Wait 24 hours** before buying non-essentials online to avoid impulse spending.

03 Future-proofing

- ☐ **Start a "Rainy Day" pot.** Pick a small, achievable amount to set aside each month for unexpected household expenses.
- ☐ **Do an energy efficiency sweep of your home.** Draught-proof doors, switch off standby devices, and lower boiler flow temperatures.
- ☐ **Set your 'Household Budget' date.** Schedule a 15-minute monthly review to check in on household finances.

Budget summary

Potential monthly savings: £

Total subscriptions cancelled:

My top financial priority:

.....

Notes

.....

