

Recurring Subscriptions Audit Worksheet

Purpose: Identify and evaluate recurring subscriptions to free up cash flow for your emergency fund.

List every recurring subscription you pay for. Mark whether it's essential, useful, or replaceable. Decide whether to keep, pause, downgrade, or cancel. Redirect any freed cash to your emergency fund.

Subscription	Billing Cycle	Monthly Amount	Use (High/Med/Low)	Action (Keep/Pause/Downgrade/Cancel)	Redirected Amount

Monthly Subscription Total & Redirect Plan

Current Monthly Subscriptions Total:	_____
Monthly Amount to Redirect to Emergency Fund:	_____

Quick Reflection

- Which subscriptions deliver real value vs. habit?
- Which could be paused for 90 days without impacting your life?
- How much monthly cash flow will this free for your emergency fund?