Monthly automatic payment audit

Catch recurring debits that no longer match your budget.

Three steps

1. Review the last statement
2. Compare agreed and actual amounts
3. Contact provider if unclear

A worked example

Debit	Internet
Usual date	12th
Expected amount	45
Actual amount	55
Action	Check bill

The 10 difference needs checking before changing the budget.

Never share account numbers on the sheet.

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Use one row per item or decision. Start with what you know.

Debit	Usual date	Expected amount	Actual amount	Action

My next action / when