The Autopay Audit

A worksheet from *The 3am Book* — The First 72 Hours

Find out what's on autopay

Go through the last month of statements on every account you can legitimately access. Note what's scheduled in the next two weeks. Don't cancel anything yet — just know what's coming.

Must clear (rent, mortgage, utilities)

Payment	Amount	Date due	Account it comes from

Can wait, but don't let bounce (insurance, school fees)

Payment	Amount	Date due	Account it comes from

Could lapse if you have to (subscriptions, other)

Payment	Amount	Date due	Account it comes from

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