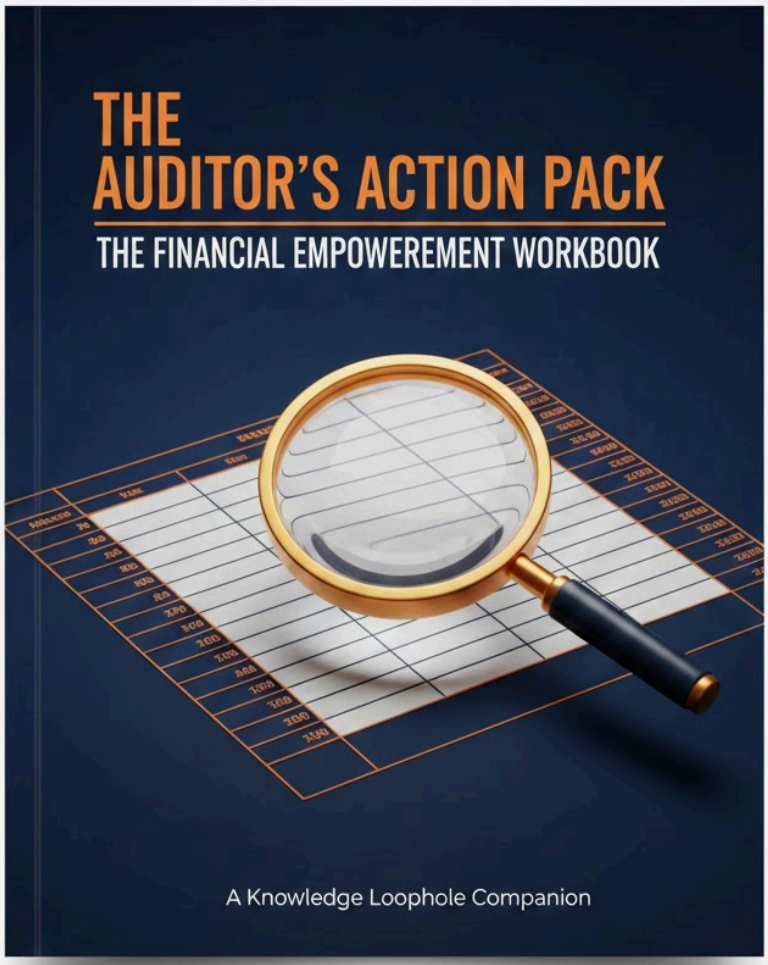

THE
AUDITOR'S ACTION PACK
THE FINANCIAL EMPOWEREMENT WORKBOOK
A Knowledge Loophole Companion

Page 2: Monthly Subscription Audit
Goal: Identify $50+ in monthly Lazy Tax to reclaim.

Auditor's Note" Open your bank or credit card app. Look for small recurring charges (Streaming, Apps, Magazines). If you haven't used it in 30 days, it's an audit finding.

Date	Company Name	Phone/Email	Monthly Cost	Notes (Next Churn Date)

Page 3: Competitor Benchmarking Tracker

"The Leverage Builder" *Instructions: Never call your current provider without an alternative price in hand. Spend 15 minutes checking the websites or calling the 3 main competitors for your service. Use the table below to log their best 'New Customer' offers—this is your ammunition for the negotiation scripts on Page 6.*

Date	**Competitor Name**	**Phone/Email/Website**	**Monthly Cost**	**Notes** *(Contract terms, promos)*

Target Negotiation Rate: $_____ *(Audit Tip: Aim for the lowest competitor rate you found above, plus a 5% 'Loyalty Discount' request for staying with your current provider.)*

Page 4: Digital Library & Health Audit

The "Zero-Cost Baseline" Instructions:

Instructions: Before you pay for entertainment or fitness, audit these free alternatives. These shifts represent the easiest 'immediate wins' for your monthly budget.

Your Digital Library Checklist:

- ☐ ***Libby App:*** *(Linked my local library card for free Audiobooks/E-books).*
- ☐ ***PressReader:*** *(Accessed the Wall Street Journal and LA Times for* ***$0*** *via library).*
- ☐ ***Kanopy:*** *(Set up free movie and documentary streaming).*
- ☐ ***Library Hub:*** *(Verified my local library's physical "Library of Things" for tools/media).*

The Health & Fitness Audit:

- ☐ ***Current Membership Check:*** *(I know my current monthly cost is* ***$_____)****.*
- ☐ ***The Planet Fitness Baseline:*** *(I have compared my cost to the* ***$15*** *Essential or* ***$29*** *Black Card rates).*
- ☐ ***Medicare/Insurance Check:*** *(I have verified if my health plan offers a "Silver Sneakers" or free gym benefit).*

Page 5: The Utility Safety Net

1. ***Instruction:*** *Utility companies are legally mandated to offer these discounts. Check your eligibility to stop overpaying for essentials.*
2. ***Content:***
    - ***CARE Program:*** *30–35% discount on electric; 20% on gas.*
    - ***FERA Program:*** *18% discount on electricity for slightly higher incomes.*
    - ***Lifeline:*** *Federal subsidy for phone or internet service.*

Page 6: The Tactical Advocate Scripts

The Scripts:

- ***The "Retention" Open:*** *"I am auditing my household P&L. I know the cost of acquisition is 5x higher than retention. What promo loops can we apply today to keep me at a rate of $[Target Price]?"*
- ***The Manager Pivot:*** *"Who in the High-Value Retention department has the authority to approve a custom rate for a long-term customer?"*
- ***The "Scheduling the Exit" Script:*** *(The Nuclear Option) "If we can't find a way to bridge the gap between your price and the market rate, I'd like to schedule my service disconnection for the end of the current billing cycle. Who do I speak with to finalize that date?" (Note: This often triggers the 'Save' desk to offer their absolute lowest price.)*
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