

Six places to look, one sheet of everything that pulls money on its own, and **which card pays each one, in words**. The day a card gets replaced, this is the list of what to move. Check off each step you clear for a ticket.

WHOSE LIST THIS IS 	THE CARDS ON THIS SHEET, IN WORDS "the blue Visa", "the joint debit". Never a number. 	LAST UPDATED
-----------------------------------	---	-----------------------------

#	WHERE TO LOOK	WHAT YOU'LL FIND THERE	DONE ON	CLEAR
1	THE CARD STATEMENT The last two months	Anything that pulled without you tapping Pay Two months catches the ones that only show up every other month	DATE 	☐
2	THE BANK ACCOUNT Debits that skip the card	Rent, a loan, a utility pulling straight from checking These don't move with a card, but they belong on the same sheet	DATE 	☐
3	THE PHONE'S APP STORE One line on the statement, many apps	Every app subscription bills through Apple or Google The card lives in the store settings, so it moves once for all of them	DATE 	☐
4	THE WALLETS PayPal, Venmo, Amazon	They hold a card and pay other things with it The statement shows the wallet's name, not who got paid	DATE 	☐
5	THE YEARLY ONES Not on any recent statement	Insurance, a membership, a warranty, a renewal Check last year's statements for the same month, or the confirmation emails	DATE 	☐
6	ANYONE ELSE IN THE HOUSE Ten seconds if it's just you	The shared streaming plan, the family phone bill, the thing they set up on your card Ask. Then write it down like the rest	DATE 	☐

EVERYTHING ON AUTOPAY

CARDS IN WORDS Never a card number, not even the last four

WHAT IT IS	WHICH CARD PAYS IT "The blue Visa"	PULLS ON Day, or month	ABOUT \$ each pull	WHERE TO CHANGE IT The app, the site, or "call them"	MOVED New card
					☐
					☐
					☐
					☐
					☐
					☐
					☐
					☐
					☐
					☐
					☐
					☐

THE DAY A CARD GETS REPLACED

1 Cross out the old card's name at the top
Then read down the card column. Every row that names it is a row to move.

2 Nearest pull day first
The one that pulls in three days goes before the one that pulls in three weeks.

3 Check the box, even if it fixed itself
Some services get the new card on their own. You won't know which, so open every one.

STEPS CLEARED — / 6

One ticket per step you clear, so six tickets for finishing the sheet. A step where the honest answer was **nothing here** still counts, because now you know.

NEW AUTOPAY, ONE LINE, SAME DAY

The day you sign up for anything that will pull on its own, it gets a row. Thirty seconds now is the whole difference between this sheet and a guess.

NEW CARD, WALK THE SHEET BEFORE YOU CUT UP THE OLD ONE

The new card arrives, the sheet comes out. Every row naming the old card gets moved and checked before the old one goes in the trash.