

Quick Expense Check

A fast business spending review designed to help you spot recurring costs, spending leaks, and expenses that deserve a closer look.

1. Recurring Charges

List subscriptions, software, memberships, delivery services, storage, advertising tools, and other charges that repeat automatically.

Expense / Vendor	Monthly Cost	Keep / Review / Cut
	\$	
	\$	
	\$	

2. Necessary vs. Optional

Mark each expense as Necessary, Helpful, or Optional. Pay special attention to Optional expenses that repeat every month.

Expense / Vendor	Monthly Cost	Keep / Review / Cut
	\$	
	\$	
	\$	

3. Business vs. Personal

Identify expenses being paid by the business that are partly or entirely personal.

Expense / Vendor	Monthly Cost	Keep / Review / Cut
	\$	
	\$	
	\$	

4. Duplicate Spending

Look for two or more services that solve the same problem: multiple design tools, cloud storage plans, phone lines, apps, or memberships.

Expense / Vendor	Monthly Cost	Keep / Review / Cut
	\$	
	\$	
	\$	

5. Low-Return Spending

Circle expenses that have not produced a clear business benefit in the last 60-90 days.

Expense / Vendor	Monthly Cost	Keep / Review / Cut
	\$	
	\$	
	\$	

Quick Total

Estimated Monthly Expenses	Potential Monthly Cuts	Potential Annual Savings
\$	\$	\$

Next step: If this quick check uncovered spending you want help analyzing, the full OG Dinero Business Spending Audit goes deeper with categorized expenses, savings calculations, and a 30-day action plan.