Downslope
FINANCE Debt, all downhill from here.

FREE PRINTABLE KIT

Check the Result

A household money check-up: four short pages for the moments when a setting says one thing and the account says another.

> A setting describes the plan. A statement describes the result. These pages help check the result: whether automatic payments actually went through, whether a new card broke anything, whether a scary alert is real, and whether an upgrade buys anything today.

What is inside

- Autopay check-up
- Card replacement checklist
- Financial alert log
- Upgrade decision cards

Each page pairs with an article on the Downslope Finance blog at downslopefinance.com/blog.

CHECK THE RESULT

Autopay check-up

A few times a year, list every automatic payment, transfer, and alert. Then check what actually happened, not what the setting says.

Three questions for each item

1. Did the last payment or transfer actually post, for the expected amount, on the expected date?
2. Is it still connected to a card or account that exists?
3. If it failed, where would the warning go, and would anyone see it?

Automatic item	Last posted (date and amount)	Paid from (last 4)	Still correct?	Where failure notices go

Also worth checking: the email and phone number on each account, payment-failed notifications turned on, and a low-balance alert set high enough to leave time to act.

CHECK THE RESULT

Card replacement checklist

When a new card arrives, list everything that charged the old one. Issuers sometimes pass the new number along to merchants automatically, but not always, and not to every merchant.

New card arrived _____ Old card (last 4) _____ New card (last 4) _____

Places to look: streaming and music, phone and internet, utilities, insurance, gym, app stores, ride and delivery apps, online shopping accounts, digital wallets, toll accounts, software and cloud storage, charitable donations.

Merchant or service	Charged the old card?	Updated (date)	First charge on new card confirmed

CHECK THE RESULT

Financial alert log

Warnings are written for the worst case. Check the facts before reacting, then write down how it ended so a repeat notice takes seconds instead of an evening.

Five questions before reacting

1. Which account does it name, and is real money involved?
2. Can it be confirmed without using the message? Use the app, a typed-in website, or the number on the back of the card, never the link or number inside the message.
3. When did the problem start, and is there a deadline?
4. What happens if nothing is done today?
5. Has it already been handled?

Date	What the notice said	Account named	How it was checked	How it ended

CHECK THE RESULT

Upgrade decision cards

Many upgrades pay for a future that has not arrived yet. Cut these out and use one before paying for the better version of something.

UPGRADE DECISION CARD

Thinking about: _____

Basic option cost _____ Upgrade cost _____ Difference per year _____

1. What problem does the upgrade solve right now? Not in a year. Today.

2. What happens if the decision waits?

3. Can the choice be changed later?

Decision: ☐ Basic for now ☐ Upgrade Revisit on _____

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