MONEYHACKHQ

FREE MONEY RESET

Find the costs worth reviewing

A 30-minute starting point for Australian everyday banking and household spending.

01 Map one ordinary month

Monthly picture	Your amount
Take-home income	
Essential bills and spending	
Debt repayments	
Optional spending and subscriptions	
Amount left after spending	

02 Check the accounts you already have

- ☐ List account, card and ATM fees actually charged on your recent statements.
- ☐ For a savings account, note the ongoing rate and every condition needed to receive it.
- ☐ Separate temporary introductory rates from the rate after the offer ends.
- ☐ If comparing a bonus, record eligibility, required actions and the offer deadline.
- ☐ Compare the ongoing account fit after any one-off reward has been paid.

03 Choose one useful action

The cost or account I will review first / completion date

KEEP IT REALISTIC

Make the saving repeatable

Use your own figures. An advertised reward is not money received.

Item	Current cost	Alternative cost
Mobile / internet		
Subscriptions		
Account / card fees		
Other recurring cost		

04 Do the whole-cost check

- ☐ Include joining, exit, delivery or other relevant fees when comparing an alternative.
- ☐ Annual saving estimate = recurring saving over a year, less extra costs; keep one-off rewards separate.
- ☐ For cashback, buy only what was already planned and check exclusions and tracking conditions.
- ☐ Keep expected or pending cashback separate from confirmed or paid amounts.

05 Set a short follow-up

Action / due date / evidence of completion

Actual result after fees / next review date

Compare Ubank and Up account conditions

Review travel-card fees and account fit

General planning worksheet, not a recommendation to switch or a guarantee of savings.