

CUT IT OR KEEP IT?

Yearly Expense Review



Bean Counter Bookkeeping

Hey, it's Liz!

Let's not beat around the bush: life in 2026 is EXPENSIVE!

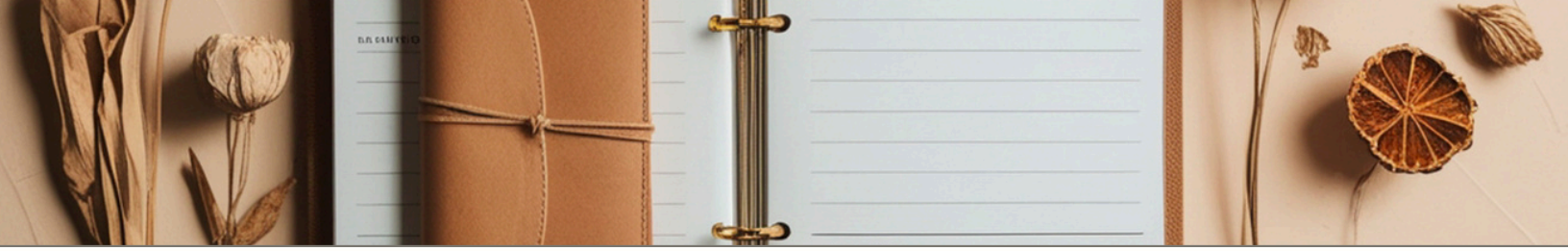
And running a business? Not cheap!

Every time a monthly subscription goes up and supplies get more expensive, that cuts into your profit.

Sure, you can raise your prices, but this guide focuses on the other lever you can pull: lowering your expenses.

Keep reading for my insider tips on how to lower or renegotiate five MAJOR expense categories.

NOTE: This guide is for educational purposes and is not intended as legal, tax, or financial advice.



SOFTWARE & SUBSCRIPTIONS

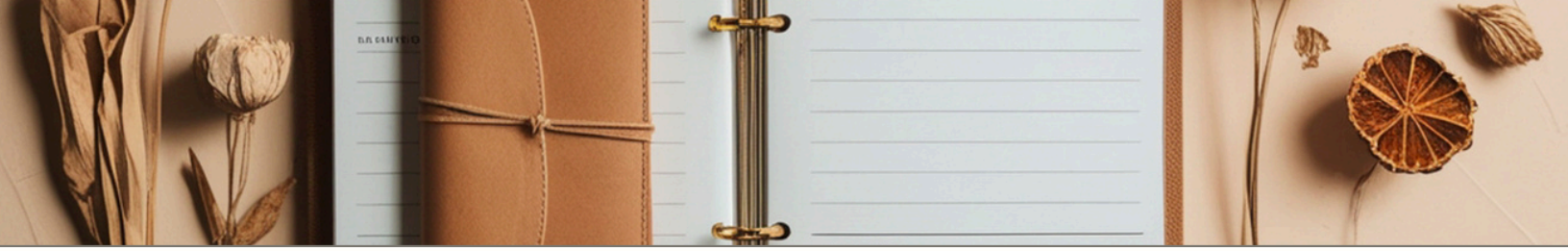
If you answer *yes*...

- [ ] Are you paying for 2+ tools that do the same thing?
- [ ] Are you paying for seats/licenses you don't need?
- [ ] Can you downgrade without losing any crucial features?
- [ ] Is there an annual billing discount?
- [ ] Have you used this software in the last 90 days?

Try *this*:

DOWNGRADE TIERS | REDUCE USERS | ANNUAL BILLING | CANCEL

Current Monthly Cost	Potential Monthly Savings	**Potential Annual Savings**
$	$	$



INSURANCE

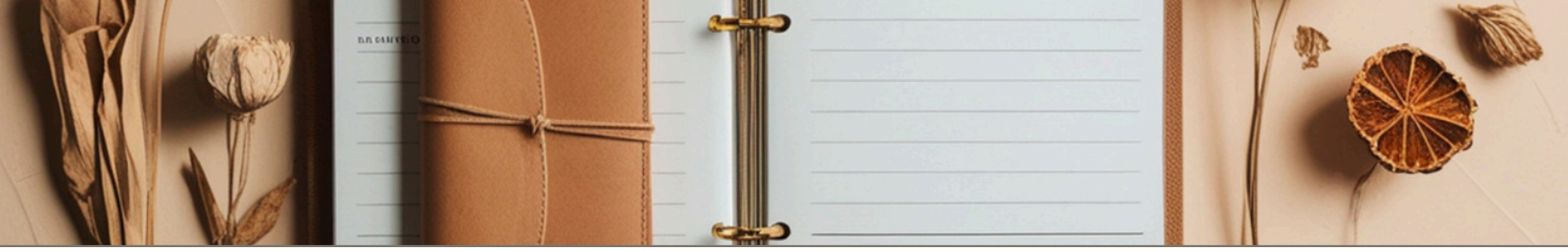
If you answer *yes*...

- [ ] Are your coverage limits misaligned with your current needs?
- [ ] Have any of your services or locations changed?
- [ ] Has it been a while since you've shopped quotes?
- [ ] Do you have any policies you could bundle?

Try *this*:

COMPARE QUOTES | REVIEW POLICY | UPDATE COVERAGE | BUNDLE

Current Monthly Cost	Potential Monthly Savings	**Potential Annual Savings**
$	$	$



BANKING + PAYMENTS

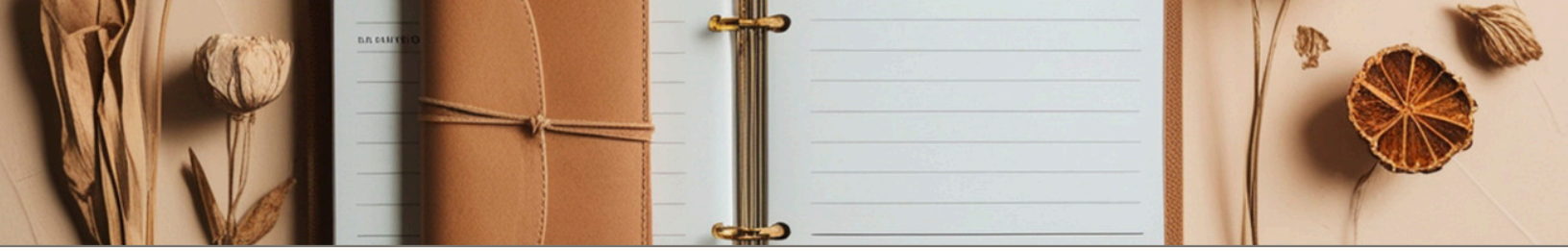
If you answer *yes*...

- [ ] Are you paying monthly or annual account fees?
- [ ] Are you carrying balances on high-interest-rate cards?
- [ ] Are there accounts/cards you don't use anymore?
- [ ] Do you have excess cash in a non-interest-bearing account?
- [ ] Are you paying wire or ACH fees due to lack of planning?

Try *this*:

SHOP ACCOUNTS | PRIORITIZE HIGH-INTEREST DEBT | ALLOCATE CASH

Current Monthly Cost	Potential Monthly Savings	**Potential Annual Savings**
$	$	$



MARKETING + ADVERTISING

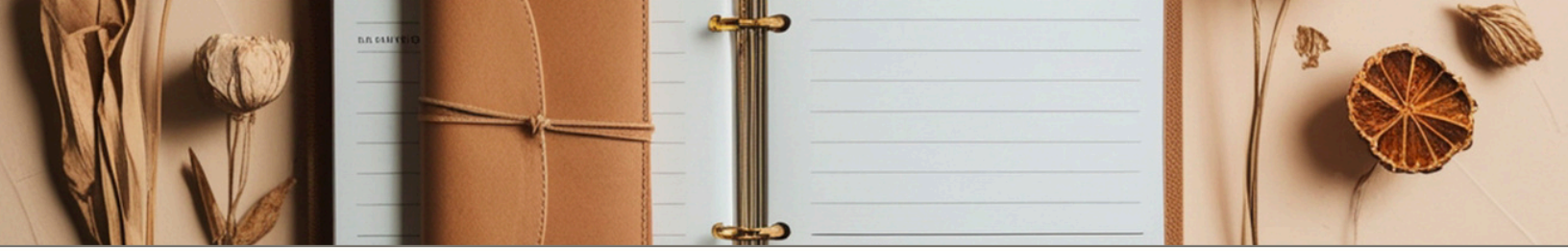
If you answer *yes*...

- [ ] Are you spending on certain platforms without knowing how many leads you're getting from it?
- [ ] Are you paying for traffic to a page that doesn't convert?
- [ ] Could you add more organic content instead of paid ads?
- [ ] Are you focusing too much on expensive client acquisition over nurturing + upselling existing clients?

Try *this*:

ANALYZE ROI | AUDIT FUNNELS | ORGANIC VS. PAID | NURTURE VS. ACQUIRE

Current Monthly Cost	Potential Monthly Savings	**Potential Annual Savings**
$	$	$



PROFESSIONAL SERVICES

If you answer *yes*...

- [ ] Are you paying for services, access, or a level of support that you rarely use?
- [ ] Are you being charged more for prep work you could do?
- [ ] Are you repeatedly paying someone to fix the same systemic issue(s) in your business?
- [ ] Are you regularly paying rush fees for services?

Try *this*:

ADJUST SCOPE | MATCH SERVICE LEVELS TO YOUR NEED | PLAN AHEAD

Current Monthly Cost	Potential Monthly Savings	**Potential Annual Savings**
$	$	$

BEAN COUNTER

BOOKKEEPING SERVICES

Let's Connect!

I'm passionate about helping small business owners gain clarity and confidence in their finances through streamlined business processes and reliable monthly bookkeeping services.

www.beancounteraccounting.com