

MONEY LEAK AUDIT

A DIAGNOSTIC SYSTEM TO IDENTIFY & PREVENT FINANCIAL LEAKAGES

What This Is (And What It Is Not)

This is not a budget.

This is not financial advice.

This is not about guilt, shame, or restriction.

This is a **diagnostic audit**.

Before money can be saved, invested, or protected, it must be **contained**.

Most men don't have an income problem—they have a **leak problem**.

This system exists to find the leaks.

The Ironbound Principle of Money Control

Money behaves like energy:

- What is unmanaged leaks
- What is automated compounds
- What is protected creates peace

You do not need more income to regain control.

You need **visibility, friction, and standards**.

This audit gives you all three.

How to Use This Audit

- Block **45–60 uninterrupted minutes**
- Pull the **last 90 days** of:
 - Bank statements
 - Credit card statements
- Do not justify.
- Do not rationalize.
- Record facts only.

Clarity precedes control.

SECTION 1: Subscription & Recurring Expense Leaks

Why This Matters

Subscriptions are the #1 invisible money leak for men living paycheck to paycheck.

They feel small.

They compound silently.

They drain margin.

Audit Checklist

Mark every item you currently pay for monthly or annually.

- Streaming services
- Music apps
- Cloud storage
- Software tools
- Fitness apps or memberships
- Newsletters or paid content
- Forgotten trials
- “I’ll cancel later” charges

Ironbound Benchmarks

- More than 3 entertainment subscriptions → **FLAG**
- Total subscriptions over \$75/month → **INTERVENE**
- Any subscription unused in last 30 days → **CANCEL**

Ironbound Rule:

If it doesn't earn, strengthen, or educate you—question it.

SECTION 2: Food & Convenience Spending Leaks

Why This Matters

Food leaks don't show up as one big mistake.

They show up as **daily erosion**.

Audit Checklist

Calculate monthly totals for:

- Eating out
- Coffee / drinks
- Convenience food
- Delivery apps

Ironbound Benchmarks

- Eating out > 10–12% of take-home pay → **FLAG**
- Coffee/drinks > \$150/month → **INTERVENE**
- Delivery apps used more than 2x/week → **SYSTEM FAILURE**

Ironbound Standard:

Convenience is paid for with your future.

SECTION 3: Lifestyle Creep & Silent Upgrades

Why This Matters

As income rises, expenses quietly follow.

This is how men feel “broke” at every level.

Audit Checklist

Identify increases in the last 12 months:

- Phone upgrades
- Car payments
- Insurance add-ons
- Streaming tier upgrades
- “Lifestyle treats”

Ironbound Benchmarks

- Car payment > 15% of take-home pay → **HIGH RISK**
- Phone plan > \$90/month → **QUESTION**
- Insurance you don't understand → **AUDIT REQUIRED**

Ironbound Rule:

Upgrade intentionally—or don't upgrade at all.

SECTION 4: Financial Neglect Leaks

Why This Matters

Some leaks aren't spending.

They're **inaction penalties**.

Audit Checklist

- Late fees in last 6 months
- Overdraft fees
- Credit card interest paid
- Missed employer match
- Unused HSA/FSA benefits

Ironbound Benchmarks

- Any late fees → **SYSTEM FAILURE**
- Credit card balance carried month to month → **EMERGENCY**
- Missed employer match → **FREE MONEY LOST**

Ironbound Law:

Fees are punishment for disorder.

SECTION 5: One-Time “Death by a Thousand Cuts” Expenses

Why This Matters

Random spending feels unavoidable.

In reality, it's **predictable and preventable**.

Audit Checklist

Look for:

- Amazon impulse buys
- Home improvement “quick trips”
- Entertainment splurges

- Hobby spending without limits

Ironbound Benchmarks

- Impulse purchases > \$200/month → **CONTAIN**
 - No category caps → **CHAOS**
 - Spending you can't explain → **LEAK CONFIRMED**
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SECTION 6: The Ironbound Leak Score

Tally your flags:

- **0–2 flags:** Controlled, but tighten
- **3–5 flags:** Leaking momentum
- **6–8 flags:** Financial instability
- **9+ flags:** Immediate intervention required

This is not a judgment.

This is a status report.

Immediate Containment Actions (Non-Negotiable)

Do these within **72 hours**:

1. Cancel or pause **all flagged subscriptions**
2. Remove saved cards from:
 - Amazon
 - Delivery apps
1. Set a **weekly cash or debit cap** for food/leisure
2. Turn on **transaction alerts** for all accounts
3. Schedule the **Savings Systems Blueprint** (next asset)

Contain first. Optimize later.

Founder Note

As the founder of Ironbound, I want to be clear:

Every financial system we teach starts here.

Not with investing.

Not with side hustles.

Not with motivation.

Leaks destroy discipline.

I've never seen a man build wealth without first confronting where his money was quietly slipping away.

This audit isn't about restriction.

It's about **respect—for your effort, your family, and your future.**

— *Founder, Ironbound*

What Comes Next

This audit creates awareness.

The next step is **automation.**

Next Asset: Savings Systems Blueprint

Turn control into momentum.

Ironbound Reminder

You don't need more money.

You need fewer leaks.

Control precedes confidence.

Discipline precedes freedom.

#BuiltNotBorn