

# Commitment Audit Checklist

*A twenty-minute review of every monthly commitment you're paying*

Companion to Chapter 4: The Copier

Free — no sign-up required

David White | How To Start A Business Without Any Money

# The Photocopier Principle

The photocopier cost £18,600 and sold for £10. It didn't need to. The mistake was the five-year lease on a depreciating asset — a commitment that kept billing regardless of whether the business needed it or could afford it.

Long-term commitments kill freedom. This checklist takes twenty minutes. It shows you exactly what you're paying, whether you should still be paying it, and what to do about the ones that fail the test.

## Three Questions for Every Commitment

*Q1: If the business closed tomorrow, could I afford to keep paying this?*

*Q2: Could I buy this outright instead of leasing / subscribing?*

*Q3: Could I rent it short-term, borrow it, or do without it entirely?*

Any commitment that fails Q1 goes on the red list. Act on red-list items this month.

## The Audit Table

List every recurring commitment. Work through the three questions for each.

| Commitment | £/mo | Ends | Q1 pass? | Q2/Q3? | Action |
|------------|------|------|----------|--------|--------|
|            |      |      | Y / N    |        |        |
|            |      |      | Y / N    |        |        |
|            |      |      | Y / N    |        |        |
|            |      |      | Y / N    |        |        |
|            |      |      | Y / N    |        |        |
|            |      |      | Y / N    |        |        |
|            |      |      | Y / N    |        |        |
|            |      |      | Y / N    |        |        |
|            |      |      | Y / N    |        |        |
|            |      |      | Y / N    |        |        |

## Your Red List

List every commitment that failed Q1. These are your priority exits.



Total monthly spend on red-list items: £\_\_\_\_\_

Total monthly spend on all commitments: £\_\_\_\_\_

*The full Commitment Audit Spreadsheet — with formulas for total committed spend, freedom score, and buy-versus-lease comparison — is available in the HTSABWAM Toolkit when you register your copy.*

HTSABWAM Toolkit | <https://firstbusinesskit.com/> | Free resource — share freely