The Leak Worksheet.

Find your €60k → €3k gap in twenty minutes. Three sections. No advice. Just your own numbers, written down honestly for the first time.

> The leak isn't one purchase, it's the order of operations. Fill in your year, in your currency, the way it actually happened. Not the way you'd write it on the contract.

01 Lifestyle inflation

Section total →

Tick what applies. Estimate honestly. The smaller you write the number, the more it lies.

	WHERE THE MONEY WENT	ESTIMATE (YEAR)
○	A watch I didn't need	€ ____
○	Round of drinks "to celebrate the new boat"	€ ____
○	Kit upgrades for a job that already had kit	€ ____
○	Flights home you booked late instead of early	€ ____
○	Off-season courses I didn't finish	€ ____
○	Phone / camera / headphone upgrades within the year	€ ____
○	Eating out shore-side (not the boat-paid kind)	€ ____
○	"Treat" buys after a hard rotation	€ ____

Section 01 total € ________

02 Shore-leave compression

Section total →

Five ports. Round to the closest fifty. Crew nights, rounds, cabs, late kebabs, the watch you wore once.

#	PORT	WHAT YOU ACTUALLY SPENT
1	___________________________	€ ________
2	___________________________	€ ________
3	___________________________	€ ________
4	___________________________	€ ________
5	___________________________	€ ________

Section 02 total € ________

03 FX + transfer fees

Section total →

The fees you can't see are the ones that win. Use 12 months of statements. None of these is itemised. You'll estimate.

	FEE TYPE	HOW TO FIND IT	ESTIMATE (YEAR)
○	Wire spreads	*Salary day rate vs mid-market that day, times 12 wires*	€ ____
○	Card mark-ups	*~1–2% of foreign-currency card spend*	€ ____
○	ATM fees	*Foreign + own bank + spread, per withdrawal, per cycle*	€ ____
○	Yacht-banker maintenance	*Monthly account fees you didn't notice*	€ ____

Section 03 total € ________

Add the three section totals. That's your leak for the year. **Sit with it.** *Then ask one question: which section is the easiest to cut by half? That's where you start. Not all three. One.*

This is the spreadsheet we wish we'd had at year three. **Kate Onduty.**