



THE FAIR PRICE PROTOCOL

Six moves to stop overpaying when prices can be a guess about you.
Print it, stick it near your desk, or keep it on your phone.

1

SET YOUR NUMBER BEFORE YOU OPEN THE APP

- ☐ Decide the most you'll pay before you browse, and write it down.
- ☐ Never buy straight from a push notification. That's urgency, delivered.

2

DO THE SECOND-SCREEN CHECK

- ☐ For bigger purchases, check the same item on a second device, logged out, or on a friend's phone.
- ☐ Different price? Screenshot it, ask the seller, or buy where it's cheaper. (Private browsing alone doesn't hide your location, so treat this as a check, not a magic discount.)

3

TRUST THE PRICE HISTORY, NOT THE SALE BADGE

- ☐ Look up what the item cost over the last few months with a price-history tool.
- ☐ When a badge says "-40%", ask: 40% off what? Set an alert at your number instead.

4

HOLD A SWITCHING DAY, ONCE A YEAR

- ☐ List insurance, phone, internet, energy, bank fees, savings rate and subscriptions.
- ☐ Get one new-customer price for each big item, then call: "I have this quote. Can you match it, or should I switch?"

5

GIVE YOUR AI SHOPPER RULES

- ☐ A hard budget it can never exceed, and it never reveals that budget to a seller.
- ☐ At least three offers, never just the first. Ignore unverified awards, "#1" claims and countdowns.
- ☐ It asks you before any payment, and only uses a card with a limit.

6

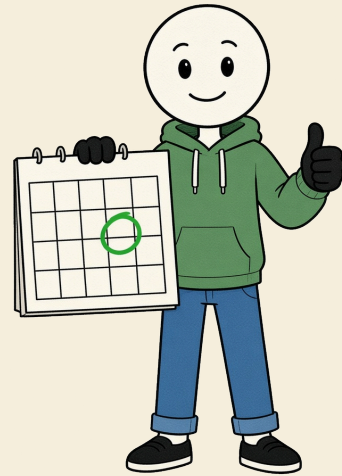
LOOK FOR THE LABEL, AND REPORT IT

- ☐ Some places require shops to say when a price was personalised using your data. Read the small print near the price.
- ☐ If a price looks personal and isn't disclosed where the rules require it, report it to your local consumer protection agency.

MOVE 4, IN 30 MINUTES

YOUR FIRST SWITCHING DAY

- ☐ **Gather:** renewal letters, latest bills, and the last 2–3 months of bank and card statements.
- ☐ **List:** every repeating charge. Work out the yearly cost of each, and sort biggest first.
- ☐ **Compare:** get a new-customer price for your two biggest bills, for the same cover, speed or usage.
- ☐ **Call or chat:** "I'm paying [amount]. I have a quote for [amount] for the same thing. Can you match it, or should I switch?" Then stay quiet and let them answer.
- ☐ **Cut:** cancel any subscription you didn't use last month. You can rejoin later.
- ☐ **Lock in:** get every change in writing, and put the next renewal and cancel-by dates in your calendar.



THREE THINGS NEVER TO DO

- Cancel an old service or policy before the new one is active.
- Compare monthly headline prices instead of the total yearly cost.
- Invent a quote. A real alternative is your whole negotiating position.

THE 30-SECOND CHECK BEFORE YOU PAY

- | | |
|---|--|
| ☐ Is this under my number? | ☐ Total with shipping, fees and add-ons? |
| ☐ Did I check a second screen, logged out? | ☐ Am I buying because of a timer or a notification? |
| ☐ What did it cost over the last few months? | ☐ Is the return policy OK? |

WANT IT DONE FOR YOU, STEP BY STEP?

The **Switching Day Kit** turns move 4 into a ready-made routine: a contracts & subscriptions tracker (Excel, Google Sheets, CSV), calendar reminders, five phone and chat scripts (insurance, internet & phone, subscriptions, bank fees, energy), a price-history playbook and rules for AI shopping assistants. Find it at coinandcortex.com/shop.



COIN + CORTEX ON YOUTUBE

Hand-drawn explainers about the psychology of money, and practical ways to work with your brain instead of against it. Watch the video behind this checklist, "Why You and Your Neighbor Now Pay Different Prices": youtube.com/@coinandcortex. Stay hard to read.

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