A FREE FIELD GUIDE FOR STACKERS · THE STACKING BENJAMINS SHOW

Read Any Contract in 20 Minutes

From **Leo Mann, 30-year contract attorney** — the exact system he uses to spot the traps **before** signing, plus pull-out checklists for the two contracts almost everyone signs: the **car loan** and the **apartment lease**. Keep it on your phone. Use it the next time someone says **“don’t worry, it’s standard.”**

Financial literacy teaches you to make money. **Contract literacy teaches you not to lose it.**

START HERE

The 20-Minute Contract Review System

works on any agreement

Six passes, twenty minutes, no law degree. Run this on anything before you sign — a lease, a loan, a gym membership, a subscription, a job offer. Then use the specific checklists below for the two big ones.

1. **Orient** · min 1–2
Who are the two parties? What’s the core exchange? How long does it last, and what happens when it ends?

2. **Find the Money** · min 3–6
Is the headline number right? Can the price change? What fees hide underneath? What’s the total over the full term?

3. **Scan for the Ten** · min 7–12
Hunt for ten trap words (below). Flag anything you don’t understand or wouldn’t accept.

4. **Read the Exit** · min 13–15
How does it end? What does it cost you to leave early? What survives — your money, your deposit, your data?

5. **Check the Promises** · min 16–18
Find the integration clause. Is every verbal promise you were told actually written down? If it’s not in the paper, it doesn’t exist.

6. **Decide** · min 19–20
One of three moves: sign as written, negotiate specific changes, or walk away. You’re always allowed to walk away.

The Ten Trap Words — in Step 3, scan the page for these and stop at each one:
arbitration · modify · renew · liability · indemnify · liquidated · venue · non-compete · warranty · “as is”

Why it works: the clauses that cost you the most are the ones written to be skipped. Slowing down for twenty minutes turns their advantage — they’ve seen it a thousand times, you haven’t — into a fair fight.

✔ The Car Loan Checklist

at the dealership, before you sign the buyer’s order

- [ ] **The price matches.** Is the price on the paperwork the exact number you negotiated — not a dollar more?
- [ ] **The APR matches.** Is the interest rate the one you were quoted or pre-approved for? A “bumped” rate is pure profit for them.
- [ ] **The loan term.** How many months? Was it stretched longer to shrink the payment — and grow the interest?
- [ ] **Total cost of financing.** What will you pay over the life of the loan, interest included? Look at that number, not the monthly.
- [ ] **Every add-on is one you chose.** Does each line item — every product and fee — reflect something you actually agreed to buy?
- [ ] **Trade-in credit.** Is the amount for your trade exactly what you agreed to?
- [ ] **GAP & warranty.** If included, did you choose them — and have you read the exclusions? Your own insurer is often cheaper.
- [ ] **Financing is final before you drive off.** Never take “conditional” delivery. “We’ll finalize your loan later” can become a worse rate next week.

The one that gets people: the monthly payment is the magician’s misdirection. Two dealers can offer the “same” payment while one quietly costs thousands more. Always compare the **total** and the **APR**.

✔ The Apartment Lease Checklist

before you sign — and before you hand over a deposit

- ☐ **The true monthly cost.** Rent plus every add-on — amenity fee, "convenience" fee to pay online, mandatory insurance, parking, pet rent, trash, admin. What's the real number?
- ☐ **The lease term & what happens at the end.** When does it end? Does it auto-renew or convert to pricey month-to-month? What notice must you give — and did you set a phone reminder to give it in time?
- ☐ **How you get out early.** What's the penalty to break the lease — one month, two, the whole balance? Is there a buy-out clause?
- ☐ **The deposit — and getting it back.** How much, and what are the exact, written conditions for a full refund? When must they return it?
- ☐ **What counts as "normal wear."** Is it defined, or left to their discretion? Vague here means deductions later.
- ☐ **Repairs & who pays.** Who's responsible for what, and how fast must they fix essentials like heat and water?
- ☐ **Fees for late rent & other penalties.** How much, how fast do they hit, and are they capped by your state's law?
- ☐ **Rules that can end your lease.** Guests, pets, subletting, quiet hours — what violation lets them terminate or refuse renewal?
- ☐ **Entry notice.** How much warning before the landlord can enter? "Anytime" is a red flag.
- ☐ **Every referenced document is attached.** "Community rules" and addenda you never saw are still binding. Get them, read them.
- ☐ **Verbal promises are in writing.** "We'll repaint," "parking's included," "we'll waive that fee" — if it's not in the lease, it won't happen.
- ☐ **Do the walkthrough & document it.** Photograph every existing flaw at move-in and send it to them dated. That's your deposit insurance.

> **The trap almost everyone misses:** the rent isn't the cost — the **all-in** number is. A "great" rent with $200 of monthly fees stapled underneath isn't a great deal. Add it all up before you fall in love with the place.

★ Five Rules That Protect You on Anything

when in doubt, fall back on these

- ☐ **"Can I take this home and read it first?"** is a complete sentence. Anyone who won't let you read a contract is telling you something about the contract.
- ☐ **The paper beats the promise.** When what they said and what you signed disagree, the signed document wins — every time. Get it in writing.
- ☐ **Watch the word "automatically."** Auto-renewals re-bind you in a cancellation window you'll forget. The moment you sign one, set a reminder on your phone — a few days before the deadline — to cancel in time.
- ☐ **"Standard" is a velvet rope, not a brick wall.** An astonishing amount is negotiable — but only for the person who asks.
- ☐ **Find your exit before you need it.** Know what it costs to leave any deal before you're in it. The exit door is easier to find before the building's on fire.

You just did the hard part.

This checklist covers the two contracts almost everyone signs. But the same twenty-minute system works on the ones it doesn't — the job offer, the contractor bid, the medical consent form, the terms you tap "I agree" to. Those live in **Don't Sign That**, along with the full clause-by-clause playbook and every checklist. It's the handbook I wish someone had handed me at twenty-two. If this was useful, the book is the rest of the toolkit.

— Leo Mann, 30-year contract attorney

Plain English. **Fair deals.** Better lives.