



Personal Contract Safety Checklist

Build your personalized checklist for reviewing any contract before signing. Check the items you want to include, add your own custom items, and print for future use.



Before You Sign



Read the ENTIRE contract

Critical

Never sign without reading every word, including footnotes and appendices



Verify all parties are correctly identified

Critical

Names, addresses, and contact information must be accurate



Understand all financial terms

Critical

Know exact costs: principal, interest rate, fees, penalties, total amount



Check all dates and deadlines

Important

Start date, end date, renewal dates, payment due dates



Take time to think

Important

Never let anyone pressure you to sign immediately

Add your own items:

► Red Flags to Watch For

Automatic renewal clauses Critical

Note: Requires cancellation by [date], written notice to [address]

Mandatory arbitration Important

Limits your legal options; consider if acceptable

Vague language ("reasonable," "as deemed necessary") Important

Ask for specific definitions in writing

Excessive penalties or fees Critical

Calculate worst-case scenario costs

One-sided modification clauses Important

"We may change terms at any time" without your consent

Add your own red flags:

■ Termination & Exit Terms

How to cancel Critical

Written notice? Phone? Email? Certified mail only?

Notice period required Critical

30 days? 60 days? 90 days? Mark on calendar!

Early termination penalties Critical

Know exact cost if you need to exit early

Refund policies Standard

Deposits, prepayments, unused services

Add your own exit items:



Personal Notes & Reminders

Add any personal reminders, specific situations to watch for, or lessons learned from past contracts...

⚠ Remember: If you don't understand something, ASK before signing. If they won't explain it clearly, that's a red flag. Consider having an attorney review major contracts (home purchase, business agreements).