Better Financials Health

Subscription Audit Checklist

Find every charge that renews on its own. About 20 minutes.

Before you start

- ☐ Bank and card statements for 2–3 months
- ☐ Phone bill and app store subscription list
- ☐ Payment app history and emailed renewal notices

Service	Amount	Monthly / yearly	Next renewal	Paid with	Who uses it	Decision	Done

Decisions: Keep, downgrade, pause, share or cancel.

Monthly total before $_____ After $_____ Annual renewals to calendar: _____

After cancelling

- ☐ Confirmation saved
- ☐ Reminder set to check the next statement
- ☐ Any confirmed savings assigned to a goal

If billing continues, contact the merchant with proof. For a credit card billing error, contact your issuer and send written notice within 60 days. Report deceptive billing at ReportFraud.ftc.gov.