



Cancelling a Loved One's Subscriptions & Auto-Payments

Find every recurring charge, stop each one in order, and keep a simple record

————— **An Extended Guide · No. 1796** —————

Tech Made Simple. Service Made Personal.

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THE 60-SECOND VERSION

1. The Whole Plan on One Page

If you read only one page, read this. Here is the whole job as a short checklist.

When someone passes away, their monthly payments do not stop on their own. Streaming services, software, memberships, and cloud storage keep quietly charging a card or a bank account, sometimes for months. The task is not complicated, but it is scattered. The plan is simply to find every recurring charge, stop each one in an orderly way, and keep a short record so nothing slips through.

- 1 Gather the last few bank and card statements and highlight anything that repeats.
- 2 Open the person's email and search for words like 'receipt,' 'renewal,' and 'subscription.'
- 3 Check the subscriptions list right on their phone, in the app store settings.
- 4 Cancel each one — either in the app store or directly with the company.
- 5 Keep a simple cancellation log: what, when, and how you stopped it.
- 6 Watch the next statement to be sure the charges truly stopped.

GOOD TO KNOW

You do not have to do this in one sitting. Many people spread it over a couple of weeks. Stopping the biggest charges first takes the pressure off, and the rest can follow at a calm pace.

The rest of this guide walks through each place charges hide and each way to stop them. Take it one page at a time. There is no wrong order and no wrong pace.

WHAT THIS IS

2. What a Recurring Charge Really Means

A recurring charge is any payment that repeats automatically without anyone approving it each time. Your loved one set it up once, often years ago, and it has quietly renewed ever since. Some come monthly, some once a year. Because they are automatic, they are easy to forget — which is exactly why they keep running after a death.

They fall into a few broad groups: entertainment like streaming and music, software and antivirus, memberships like Amazon Prime or a warehouse club, newspapers and magazines, cloud storage for photos and files, and everyday bills on autopay such as phone, internet, or power. A single person may have a dozen or more without ever thinking of them as a list.

- Charged automatically, on a schedule, with no fresh approval each time.
- Often tied to a credit card, a debit card, or a bank account.
- Sometimes billed through the phone's app store rather than the company.
- Easy to miss because the amounts are usually small.

TIP

Small charges add up. A handful of five- and ten-dollar services, left running for a year, can quietly drain a real amount from an estate. None of them is urgent, but together they matter.

WHY IT MATTERS

3. Why Subscriptions Keep Charging After a Death

Companies do not know your loved one has passed away. Their computers simply see a card that still works and a plan set to renew, so they keep billing as usual. There is nothing sinister about it; the charge will continue until someone tells the company to stop or the card itself is closed.

Left alone, this causes two headaches. First, the estate slowly loses money to services no one is using. Second, when a card is finally cancelled, some companies send the unpaid bill to collections or email overdue notices, which can alarm a grieving family. Handling it early and calmly avoids both.

GOOD TO KNOW

This is ordinary administrative work, not a crisis. Think of it the way you would think of forwarding the mail — a series of small, sensible steps that bring order to a difficult time.

Doing it in a clear order, and writing down what you have done, turns a vague worry into a finished list. That record is also useful if the estate's executor or an attorney ever asks what was cancelled and when.

FIRST STEPS

4. Before You Cancel Anything

Before you rush to cancel, take a short breath and get organized. A little setup now saves a great deal of back-and-forth later. You do not need everything at once, but a few things make the whole job smoother.

- A notebook or a simple document to serve as your cancellation log.

- The last two or three months of bank and credit-card statements.
- Access to the person's main email, if you have it, and their phone if possible.
- A copy of the death certificate — some companies ask for one, many do not.
- A note of who the executor is, since some accounts are theirs to close.

WATCH OUT

Do not cancel the card or close the bank account as your very first move. Doing that before you know what is charging it can trigger missed-payment notices and make it harder to see the full list of subscriptions.

If you are the executor, you have the authority to handle most of this. If you are a family member helping out, it is worth checking with the executor first, especially for anything tied to money or the estate.

GATHER THE EVIDENCE

5. Reading Bank and Card Statements

The clearest map of recurring charges is the statement itself. Every automatic payment leaves a trail there, month after month. Start with the credit-card statements, since most subscriptions ride on a card, then check the bank account for anything drafted directly.

- 1 Lay two or three recent statements side by side, on paper or on screen.
- 2 Look down the list for the same name appearing in each month.
- 3 Circle or highlight every charge that repeats, even the small ones.
- 4 Note the merchant name exactly as it appears — it is your clue to the service.
- 5 Watch for yearly charges too, which only show up once in twelve months.

TIP

Merchant names on a statement are often cryptic — 'APL*ITUNES' means Apple, 'GOOGLE*' means a Google service. If a name is a mystery, type it into a search engine with the word 'charge' and you will usually learn who it is.

Yearly subscriptions are the sneakiest, because they hide for eleven months and then renew. If you can see a full year of statements, do, so an annual charge does not surprise the family later.

HUNT THE EMAIL

6. Finding Receipts in the Inbox

Email is the second great map. Nearly every subscription sends a receipt or a renewal notice, and those pile up in the inbox over the years. If you have access to your loved one's main email account, a few searches will surface services that never even appear on a statement.

- 1 Open the email account and find the search box at the top.
- 2 Search for the word 'receipt,' then 'renewal,' then 'subscription,' one at a time.
- 3 Also try 'your plan,' 'auto-renew,' and 'payment confirmation.'
- 4 Open the most recent of each and note the company and what it bills.
- 5 Add anything new to your cancellation log.

GOOD TO KNOW

The email inbox is often the single most useful account to keep open for a while. It holds receipts, password-reset links, and renewal notices that help you finish the whole job. Do not rush to close it.

If you cannot get into the email, do not worry — the statements and the phone's own subscription list will still catch most services. Email is a bonus, not a requirement.

IPHONE SUBSCRIPTIONS

7. The Subscriptions List on an iPhone

If your loved one used an iPhone or iPad, many of their subscriptions may be billed through Apple rather than the company. Apple keeps a tidy list of them in one place, and if you can unlock the phone, you can see and cancel them directly. This is one of the fastest ways to find hidden services.

- 1 Unlock the iPhone and open Settings.
- 2 Tap the person's name at the very top of the screen.
- 3 Tap Subscriptions — you will see a list of active and expired ones.
- 4 Tap any active subscription to see its price and renewal date.
- 5 Tap Cancel Subscription to stop it, then confirm.

WATCH OUT

A subscription billed through Apple can only be cancelled through Apple, not by calling the company. If you cancel with the company instead, Apple may keep charging. Always check this list on the phone.

You may also see subscriptions listed under the App Store app: open it, tap the person's photo or initials in the top corner, then tap their name and look for Subscriptions. It reaches the same list.

ANDROID SUBSCRIPTIONS

8. The Subscriptions List on Android

On an Android phone — a Samsung, a Pixel, a Motorola, or another maker — subscriptions billed through the phone live in the Google Play Store. The screens look slightly different from one maker to the next, but the path is nearly the same everywhere.

- 1 Unlock the phone and open the Play Store app.
- 2 Tap the person's profile picture or initial in the top-right corner.
- 3 Tap Payments & subscriptions, then Subscriptions.
- 4 Tap any subscription to see its details.
- 5 Tap Cancel subscription and follow the prompts.

GOOD TO KNOW

On a Samsung, there may be a separate Galaxy Store with its own subscriptions, so it is worth checking that too. On a Pixel, everything billed through the phone runs through Google Play.

Just as with Apple, a subscription billed through Google Play must be cancelled through Google Play. Calling the company directly may not stop a charge that Google is handling on their behalf.

TWO WAYS TO CANCEL

9. App Store vs. the Company Directly

Every subscription is cancelled in one of two places, and knowing which is the key to actually stopping the charge. Either the phone's app store is billing you on the company's behalf, or the company is billing you directly. Getting this right saves a lot of frustration.

- Billed through the app store: cancel in the iPhone or Android subscriptions list.
- Billed by the company directly: cancel on the company's own website or by phone.
- A clue: if the charge shows as Apple or Google on the statement, it is the app store.
- Another clue: if the charge shows the company's own name, cancel with the company.

TIP

When in doubt, check the phone's subscription list first. If the service is there, cancel it there. If it is not there, it is billed directly and you cancel it with the company.

The same service can be billed either way for different people, depending on how they first signed up. That is why the statement and the phone list are both worth checking — together they tell you exactly where to go.

STREAMING

10. Netflix, Hulu, Disney+, and the Rest

Streaming services are usually the first thing families think of, and they are among the easiest to stop. Netflix, Hulu, Disney+, Max, Paramount+, Peacock, Prime Video, and YouTube Premium all let you cancel from the account page on their website, or through the phone's app store if that is where the billing lives.

- 1 Sign in to the service, or open its app on the phone.
- 2 Go to the account or settings page and look for the membership or plan section.
- 3 Choose to cancel the membership and confirm.
- 4 Note the date access ends — most run until the end of the paid period.
- 5 Record it in your cancellation log.

GOOD TO KNOW

When you cancel streaming, the service usually keeps working until the end of the month already paid for. You are not cut off that instant, and you will not be charged again. There is no penalty for cancelling.

If the family still wants to watch something briefly, it is fine to let a plan run out its paid month before it lapses. Just make sure auto-renew is off so it does not charge again.

MUSIC & AUDIO

11. Spotify, Apple Music, and Audible

Music and audiobook services work much like streaming. Spotify, Apple Music, Amazon Music, Pandora, SiriusXM, and Audible all renew on their own and all can be stopped. A few have a wrinkle worth knowing: Apple Music is billed through Apple, so it lives in the iPhone subscriptions list.

- Spotify: cancel on the account page of the Spotify website.

- Apple Music: cancel in the iPhone Subscriptions list under the person's name.
- Audible: cancel in the Amazon or Audible account settings; note any unused credits.
- SiriusXM in a car: call them, as it is often tied to the vehicle.

TIP

Audible accounts sometimes hold unused credits for audiobooks. Before you cancel, it is worth checking whether the family would like to spend those credits, since they usually vanish when the plan ends.

Downloaded music and audiobooks are a separate question from the subscription.

Cancelling the plan stops the charge, but purchased libraries have their own rules, covered in our companion guide on entertainment accounts.

SOFTWARE

12. Microsoft, Adobe, Antivirus, and Cloud Tools

Software subscriptions are quieter than streaming but just as real. Microsoft 365, Adobe, antivirus programs like Norton or McAfee, password managers, and tax or photo-editing tools all tend to renew once a year. Because they bill annually, they can be easy to miss on a single month's statement.

- Microsoft 365: cancel in the Microsoft account under Services & subscriptions.
- Adobe: cancel in the Adobe account; note that some plans have an early-cancel term.
- Antivirus: these often auto-renew at a higher price — cancel on the maker's site.
- Watch for a yearly charge that only appears once in twelve months of statements.

WATCH OUT

Antivirus and some software plans are known for renewing automatically at a higher price than the first year, and for making the cancel button hard to find. Be patient, look under 'account' or 'billing,' and do not be pushed into a new deal.

If a program is installed on a computer the family will keep using, make sure someone understands what cancelling means — some tools stop protecting the computer once the subscription lapses, so a free alternative may be worth setting up.

CLOUD STORAGE

13. iCloud, Google One, and Dropbox

Cloud storage deserves special care, because it often holds the family's photos and documents. iCloud, Google One, Dropbox, and OneDrive all charge a small monthly fee for extra space. The charge is easy to cancel — but do not cancel it until you have made sure nothing precious is lost.

WATCH OUT

Cancelling cloud storage can eventually delete the photos and files stored there once the free limit is passed. Always download and back up the photos first. This is the one place where rushing can cost a family something irreplaceable.

- 1 Before anything, download the photos and important files to a computer or hard drive.
- 2 Make a second copy — an external drive and the cloud, so there are two.
- 3 Only then lower the storage plan to the free level or cancel the paid tier.
- 4 Keep the account itself open long enough to be sure everything was saved.

TIP

The kindest keepsake you can make for the family is a plain external hard drive or USB stick with the photos on it, plus a copy kept in the cloud. Two copies in two places means the memories are safe.

MEMBERSHIPS

14. Amazon Prime, Warehouse Clubs, and Gyms

Memberships are a category of their own. Amazon Prime, a warehouse club like Sam's or Costco, a gym, AAA, or a professional association all charge a membership fee, usually once a year. Some can be cancelled online; others, like a gym, may require a phone call or even a letter.

- Amazon Prime: manage or cancel it in the Amazon account under Prime membership.
- Warehouse clubs: often need a call or an in-person visit to close.
- Gyms: frequently require written notice or a death certificate to cancel.
- Auto clubs and associations: cancel by phone, and ask about any partial refund.

GOOD TO KNOW

Some memberships offer a partial refund of unused time when a member passes away, especially gyms and clubs. It never hurts to ask kindly; the worst answer is no, and many companies are gracious in these moments.

Amazon Prime is worth pausing over, because it is tied to so much else — orders, Prime Video, digital books. Our companion guide on closing an Amazon account covers how to handle the whole account, not just the Prime fee.

NEWSPAPERS

15. Newspapers and Magazines

Digital newspapers and magazines are a common and easily forgotten subscription. A local paper, a national one, a magazine app, or a news bundle may all be renewing quietly. These are usually billed directly by the publisher, so you cancel on their website or by calling their subscriber line.

- 1 Find the charge on the statement or a renewal email to identify the publisher.
- 2 Go to the publisher's website and sign in, or call the subscriber phone number.
- 3 Look under 'account,' 'subscription,' or 'manage my plan.'
- 4 Cancel and ask for written confirmation by email.
- 5 Record it in your log.

TIP

Newspaper subscriber lines sometimes try hard to keep you, offering a pause or a discount. It is perfectly fine to say simply, 'The account holder has passed away, and I need to close the subscription.' That usually ends the pitch gently.

If a printed paper is still being delivered, cancelling the digital plan may not stop the paper version — check whether there are two separate subscriptions, one print and one digital.

DATING APPS

16. A Private, Gentle Cancellation

Dating and companionship apps can appear among the charges, and they deserve to be handled with privacy and without judgment. Many older adults use them, and a quiet, respectful cancellation is simply part of closing accounts kindly. Services like Match, eHarmony, or similar ones renew automatically like any other.

- Check whether the app is billed through the phone's app store or directly.
- If through the app store, cancel in the iPhone or Android subscriptions list.
- If billed directly, cancel on the company's website under account settings.
- Consider whether the profile itself should be taken down as well as the billing.

GOOD TO KNOW

Cancelling the subscription stops the charge, but the public profile may stay up until it is deleted separately. Removing the profile is a thoughtful final step, both for privacy and to spare others from messaging someone who has passed.

There is no need to mention a dating subscription to the wider family if it is a private matter. Handle it discreetly, stop the charge, and move on. Dignity costs nothing and means a great deal.

UTILITIES ON AUTOPAY

17. Power, Water, Phone, and Internet

Everyday bills set to pay themselves automatically are a different kind of recurring charge. The power company, water, gas, phone, and internet may all be on autopay. These are trickier, because you usually do not want to cut them off instantly — the home may still need power and heat while the estate is settled.

- Decide first whether the service is still needed — a lived-in home still needs utilities.
- For services to keep, you may transfer the account into the estate's or a relative's name.
- For services to end, call the company, explain, and ask what documents they need.
- Ohio Edison, a water department, and others each have their own bereavement process.

WATCH OUT

Do not simply let utility autopay stop by cancelling a card if the home is still occupied or needs heat in winter. A power or water shutoff can cause real damage. Transfer or redirect the bill rather than letting it lapse by accident.

Utilities are less about stopping a charge and more about deciding who is responsible going forward. Work with the executor on which services to keep, transfer, or close, and do it on a sensible timeline.

HIDDEN RECURRING

18. Insurance, Donations, and Other Hidden Payments

Some recurring payments do not look like subscriptions at all. A monthly charitable donation, a life or supplemental insurance premium, a storage-unit fee, a website or domain renewal, or a subscription box can all be drafting the account quietly. These often need a direct call to the organization.

- Recurring donations: contact the charity to stop; they are usually very gracious.
- Insurance premiums: do not cancel until you know whether a payout is owed to the estate.
- Storage units and domains: call to close, and ask about any contents or renewal date.
- Subscription boxes: cancel on the company's website under account settings.

WATCH OUT

Be careful with insurance. A life-insurance policy may owe money to the family, so never simply cancel it to stop a premium. Speak with the insurer, and with the executor or attorney, before touching any insurance payment.

These hidden payments are exactly why the statement and email searches matter. Anything that repeats deserves a second look, even if it does not seem like a subscription at first glance.

WHY SOME KEEP CHARGING

19. When a Charge Won't Stop — and How to Stop It

Now and then a charge keeps appearing even after you cancelled it. This is frustrating but usually has a simple cause. The most common one is cancelling in the wrong place — stopping it with the company when the phone's app store was doing the billing, or the reverse.

- You cancelled with the company, but the charge is billed through Apple or Google.
- There were two subscriptions to the same service, and only one was stopped.
- The cancellation did not finish — a confirmation step was missed.
- The charge is a yearly one that renewed before you got to it.

WATCH OUT

If a charge survives a cancellation, go back to the phone's subscription list first. A stubborn charge is almost always an app-store subscription that was never cancelled in the app store.

If you have genuinely cancelled in the right place and the charge still comes, that is when the card issuer becomes your ally. The next pages explain how to stop a charge at the bank when the company will not.

THE CARD ISSUER

20. Disputing Charges After a Death

When a company keeps charging a card after a death and will not stop, the card issuer — the bank or credit-card company — can help. They can dispute charges, block a merchant, and ultimately close the account so nothing more can be billed to it. This is a normal part of settling an estate.

- 1 Call the number on the back of the card, or the bank's bereavement line.
- 2 Explain that the cardholder has passed away and give the date.
- 3 Ask them to note the account and stop future recurring charges.
- 4 Dispute any charges that posted after a cancellation you had already made.
- 5 Ask what they need — many banks request a copy of the death certificate.

GOOD TO KNOW

Most banks have a dedicated bereavement or estate department with staff trained for exactly this. They handle it every day, kindly and without drama. Asking for that department can make the call much easier.

This is practical help, not legal advice. For anything involving who owns the account or how the estate is settled, work with the bank and your attorney together.

STOPPING AT THE BANK

21. When the Company Won't, the Bank Can

Banks offer a few tools to stop a recurring charge even when a company is slow or unhelpful. These are a backstop, not a first resort — it is always cleaner to cancel with the company. But when that fails, the bank can close the door for good.

- A merchant block stops a specific company from charging the account again.
- Closing the card entirely ends every recurring charge riding on it at once.
- The bank can reissue a different arrangement for bills you still need to pay.
- For a bank draft, you can ask the bank to stop that automatic payment.

WATCH OUT

Closing a card before you have mapped every charge can cause bills you still need — like utilities on a lived-in home — to fail. Know your full list first, redirect what must continue, then close.

Think of the bank as the master switch. It is powerful and final, which is exactly why you use it last, after the orderly company-by-company cancellations are done.

THE CANCELLATION LOG

22. Keeping an Orderly Record

A simple log is the quiet hero of this whole task. It turns a scattered pile of charges into a finished checklist, and it gives you — and the executor — proof of what was handled. It need not be fancy. A notebook page or a single document is plenty.

- 1 For each service, write its name and what it charged.
- 2 Note the date you cancelled it and how — app store, website, or phone.
- 3 Write down any confirmation number or the name of the person you spoke to.
- 4 Mark whether a refund was promised and when to expect it.
- 5 Leave a column to check off once you confirm the charge truly stopped.

TIP

Keep the log with the other estate papers. If the executor, an attorney, or another family member ever asks what happened to an account, you can answer in seconds instead of trying to remember.

The log also prevents double work. With a dozen or more services to handle over several weeks, it is easy to forget what you have done. A glance at the list keeps you from cancelling twice or missing one entirely.

WHAT TO KEEP

23. Which Accounts to Keep Temporarily

Not everything should be cancelled right away. A few accounts are worth keeping open for a while, because they help you finish everything else. Stopping them too soon can actually make the job harder.

- The main email account: it holds receipts and password resets you still need.
- The phone and its number: codes and confirmations often arrive by text.

- Cloud photo storage: keep it until every photo is safely downloaded.
- Anything tied to the estate's business, until the executor says otherwise.

GOOD TO KNOW

The phone is often the key to everything else, because so many accounts send a security code to it by text. Keeping the line active for a short while can save hours of locked-out frustration.

There is no single right length of time. A month or two is common. The idea is simple: keep the helpful accounts open until they have done their job, then close them last.

FREE TRIALS

24. The Trials That Turn Into Charges

Free trials are a special trap. Your loved one may have signed up for a free month and never cancelled, so it quietly became a paid subscription. These are worth hunting for, because they often charge a card for a service no one ever truly used.

- Check the phone's subscription list for anything marked as a trial or in recent years started.
- Scan email for 'your free trial is ending' or 'your trial has started' notices.
- Look for a first small charge that appeared a month after a signup email.
- Cancel these the same way as any other subscription, in the right place.

TIP

A trial that became a charge is cancelled exactly like any other subscription. The only difference is that no one meant to keep it, so it is pure savings to stop.

If you are helping your own household get organized, this is a good reminder to check your own trials too. The same list that protects an estate protects a living budget.

BUNDLES

25. When One Bill Hides Many Services

Bundles are a modern wrinkle. A single charge may actually cover several services at once — a phone plan that includes a streaming app, a credit card that comes with a subscription, or a package deal that rolls three services into one line on the statement. One cancellation may not stop everything.

- A phone carrier plan may include a free streaming service that ends if the plan ends.

- A credit card may bundle a subscription that continues separately.
- A 'bundle' from a provider may list sub-services you can cancel individually.
- Read the renewal email carefully — it often lists everything inside the bundle.

GOOD TO KNOW

When a bundle ends, any 'free' services inside it usually end too, which is tidy. But a service added on top of a bundle may keep charging on its own, so read the fine print once.

The safest approach with a bundle is to call the provider and ask plainly, 'What exactly is included in this charge, and what will stop if I cancel?' A clear answer saves a surprise later.

THE PHONE BILL

26. Add-Ons and Device Payments

The phone bill itself can carry several recurring pieces: the plan, insurance on the device, a monthly payment on the phone's purchase price, and add-on subscriptions. Before cancelling a phone line, it helps to understand what is riding on it, especially if you plan to keep the number for a while.

- The base plan — the monthly cost of the line itself.
- Device insurance — a small add-on that can be dropped.
- A device installment — if the phone is not paid off, a balance may remain.
- Bundled apps or cloud storage charged through the carrier.

WATCH OUT

If the phone is still being paid off in monthly installments, cancelling the line may not erase that balance. Ask the carrier what is owed on the device before closing the account, so there is no surprise bill.

Because the phone number is so useful for receiving security codes, many families keep the line active for a month or two, then close it once everything else is settled.

GIFT & PREPAID

27. Balances You Shouldn't Lose

While you are going through accounts, keep an eye out for balances that belong to the estate: store credit, gift-card balances, app-store credit, reward points, and cash balances in apps. These are not recurring charges, but they are easy to overlook and worth preserving for the family.

- App-store credit on an iPhone or Android can hold real value — note it before closing.
- Store accounts may carry gift-card balances or returns credit.
- Loyalty points and rewards each have their own rules; some transfer, many do not.
- Cash balances in payment apps should be handled through the proper estate process.

GOOD TO KNOW

Our companion guides cover closing payment apps and loyalty accounts in detail. Money inside an app should be moved the proper way, through the estate — never by simply logging in and sending it elsewhere.

The point here is only to notice these balances before you close anything, so value is not accidentally thrown away. Note them in your log and handle them with the executor.

CONFIRMING IT WORKED

28. Checking the Next Statement

Cancelling is only half the job. The other half is confirming that the charges actually stopped. Companies sometimes bill one more cycle, or a cancellation does not take the first time. A quick check of the next statement gives you real peace of mind.

- 1 When the next statement arrives, compare it against your cancellation log.
- 2 Tick off each service that no longer appears.
- 3 Circle any charge that came through despite being cancelled.
- 4 Go back to the phone's subscription list for anything that survived.
- 5 If a charge truly will not stop, call the card issuer to dispute and block it.

TIP

Set a gentle reminder for about a month out to review the next statement. It is the single best way to catch a charge that quietly slipped past the first cancellation.

Once a full statement comes and goes with no stray charges, you can mark that part of the estate truly finished — a small but real relief in a hard season.

SAFETY & SCAMS

29. Fake 'Renewal' and 'Refund' Calls

Sadly, scammers watch for the newly bereaved, and this is a moment to stay alert. You may receive calls or emails claiming a subscription is overdue, or offering a refund that requires your bank details, or warning that a service will be cut off unless you pay at once. Treat all of these with caution.

- A real company will not demand payment by gift card, wire, or a cash app.
- No legitimate refund requires you to hand over a full card or bank login.
- Pressure and urgency are the scammer's main tools — slow down.
- If a call feels off, hang up and call the company back on a number you look up yourself.

WATCH OUT

If anyone calls claiming the deceased owed a debt and demands immediate payment, do not pay on the spot. Obituary scammers read death notices and prey on grieving families. Hang up and verify independently.

When in doubt, pause. Nothing about cancelling a subscription is ever a true emergency. A scammer's whole game is to rush you; taking your time is itself a form of protection.

PRIVACY

30. Protecting Their Information as You Go

Handling someone's accounts means touching their private information, and it is worth doing so with the same care you would want for yourself. A few simple habits keep that information safe while you work through the list.

- Do this work on a device you trust, not a public or shared computer.
- Do not email or text passwords or card numbers to anyone, even family.
- Shred any printed statements or notes once you no longer need them.
- Keep the cancellation log somewhere secure, with the other estate papers.

GOOD TO KNOW

When a death notice lists a full birth date, mother's maiden name, or home address, it can feed identity theft. Keeping obituaries short, and watching the accounts for fraud, protects the family in the weeks that follow.

You are acting as a careful steward of someone's digital life. Treating their details gently is not only safe — it honors them.

COMMON WORRIES

31. Common Worries, Answered

People tend to worry about the same few things when they start this task. Here are plain answers to the questions that come up most.

- Will cancelling cost anything? No — stopping a subscription is free, and some even refund unused time.
- What if I miss one? Your log and the next statement will catch it; nothing is permanent.
- Do I need a death certificate? Many services do not ask; some do. Have a copy ready, just in case.
- Can I get in trouble? Acting as a family member or executor to stop charges is ordinary and proper.

GOOD TO KNOW

There is no wrong way to start. Even cancelling one or two of the biggest subscriptions today puts you ahead and eases the pressure. The rest can follow at your own pace.

If a worry is holding you back, that is normal. The answer is almost always simpler than the fear, and you can always call and talk it through before you begin.

FOR THE EXECUTOR

32. Doing This in the Right Order

If you are the executor, this task is part of your larger duty to settle the estate, and a little order makes it far easier. You do not have to do everything at once, but a sensible sequence keeps money from leaking while you work.

- 1 First, map every charge from statements, email, and the phone — do not cancel yet.
- 2 Stop the largest and most useless charges first for quick relief.
- 3 Handle utilities thoughtfully — keep what a lived-in home needs.
- 4 Work through the rest company by company, logging each one.
- 5 Close the card or account last, once every charge is mapped and redirected.

TIP

Keep your cancellation log with the estate file. It shows exactly what you did and when, which is helpful if any beneficiary or court ever asks how the estate was handled.

This is practical housekeeping, not legal advice. For anything that touches who owns an account or how the estate is divided, work with the bank and your attorney together.

FOR COUPLES

33. Joint Subscriptions and Shared Logins

When the person who passed shared a household, many subscriptions may be joint or on a family plan, and the surviving partner may still want to keep some of them. The goal shifts from cancelling everything to sorting what stays, what transfers, and what ends.

- Decide together which services the survivor still wants to keep.
- Move a kept subscription into the survivor's own name and payment method.
- Cancel the ones no one will use.
- Update the payment card on anything that stays, so it does not lapse.

GOOD TO KNOW

A family streaming or music plan may have other relatives attached to it. Before cancelling, check whether a grandchild or sibling is relying on that plan, so the change is not a surprise to them.

For couples, this is also a good moment to make sure the survivor knows the logins and payment details for the services they are keeping. A short afternoon of sorting now prevents locked-out frustration later.

A SIMPLE START

34. If You Only Do Three Things

Perhaps the whole list feels like a lot at present. That is understandable. If you do nothing else, do these three small things, and you will have done the most important part.

- 1 Pull the most recent card statement and highlight everything that repeats.
- 2 Cancel the three biggest or most obviously unused charges.
- 3 Write down what you cancelled, with the date, on a single sheet of paper.

That alone stops most of the bleeding and gives you a record to build on. Everything else in this guide — the email hunt, the phone list, the bank backstop — makes it more

complete, but those three steps are the heart of it.

WATCH OUT

Done is better than perfect. A short list you actually finish beats an elaborate plan you never start. Begin with the biggest charge today, and let the rest follow.

WHEN TO ASK

35. You Don't Have to Do It Alone

This is tender work, done at a hard time, and there is no shame in asking for help with the technical parts. Finding hidden subscriptions, getting into a phone's settings, or untangling which service is billed where can be fiddly, and a patient helper makes it go quickly.

- If you cannot get into the phone or email, that alone can stall the whole job.
- If charges keep coming after you cancel, a second set of eyes often spots why.
- If the statements are confusing, someone can sit with you and sort them.
- If it simply feels overwhelming, having company makes it lighter.

GOOD TO KNOW

Helping families sort through a loved one's accounts, calmly and privately, is exactly the kind of thing I do every week. There is no question too small and no situation too tangled.

Whether you do it yourself or with a hand, the important thing is that it gets done gently and completely. You are allowed to lean on help.

FINISH THE JOB

36. Finish the Job Soon

You now know the whole plan: find the charges, cancel each in the right place, keep a log, and confirm it worked. The best time to begin is soon, while the statements are fresh and the pressure is manageable. Start with one page of charges and work down the list at your own pace.

If any step gives you pause — a charge you cannot identify, a phone you cannot get into, a company that will not stop billing — that is exactly the kind of thing I help neighbors with. There is no such thing as a silly question here, and nothing you are facing is unusual to me.

GOOD TO KNOW

You do not have to remember all of it. You just have to remember you can call. Friendly, in-home help, and I come to you — (330) 200-8042.

Stopping these quiet charges is one of the most practical kindnesses you can do for a grieving family and the estate they are settling. Take it a page at a time. Finish the job. Then set it down, knowing it is handled.

CHEAT SHEET

Everyday Cheat Sheet

Keep this page handy. It points you straight to what to do for each task. I want to... Do this
Find the charges Check card statements, email receipts, and the phone's subscription list
Cancel on an iPhone Settings, tap the name, Subscriptions, then Cancel Cancel on
Android Play Store, profile, Payments & subscriptions, Subscriptions Know where to cancel
App store if billed by Apple/Google; otherwise the company directly Protect the photos
Download cloud photos before cancelling any storage plan Keep a log Note each service,
the date, and how you stopped it Stop a stubborn charge Call the card issuer to dispute
and block the merchant Avoid a scam No real refund needs your bank login; hang up on
pushy demands Get help Call Bill: (330) 200-8042

AT A GLANCE

A Picture to Follow Along

Where the Charges Hide

Recurring payments live in a few predictable places. Check each one.

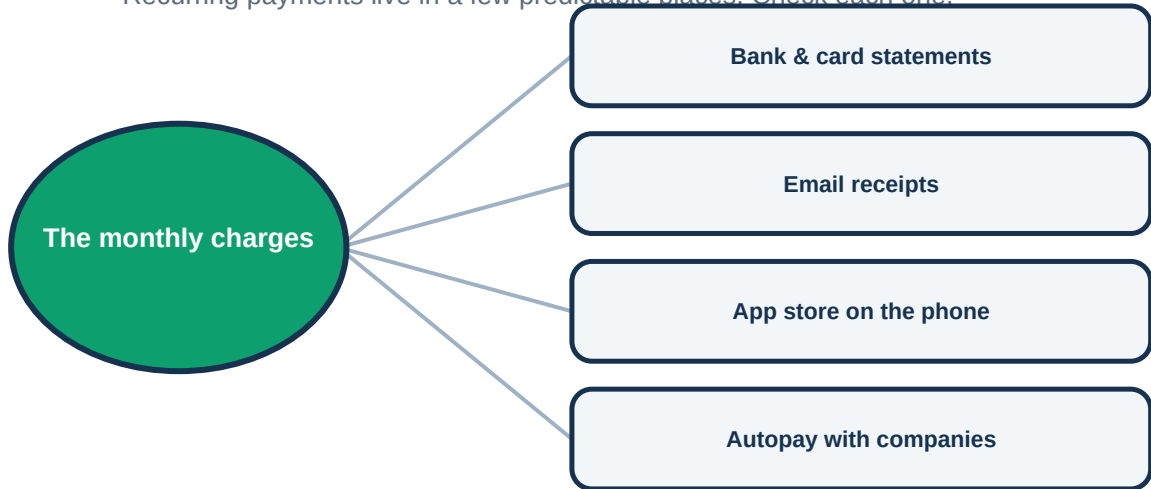


Illustration — a schematic. Set-up screens differ; each takes only a few minutes.

AT A GLANCE

A Second Look

Stop a Charge, Step by Step

Work one subscription at a time — there is no rush.

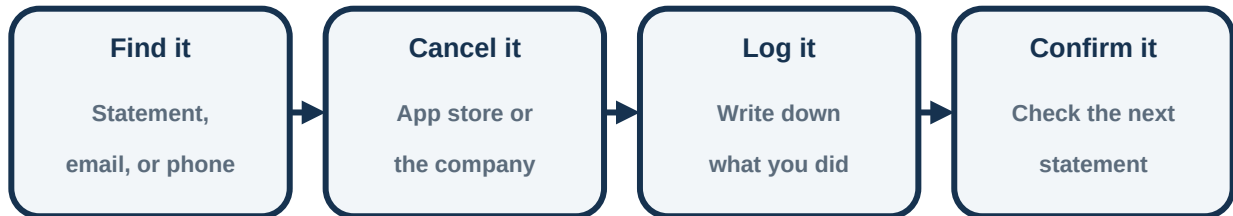


Illustration — a schematic. The order is a suggestion; do one box at a time.

A schematic of the plan — company steps vary; the order does not have to.

BEFORE YOU GO

A Note From Bill

A quick note from Bill. I write these guides to make home tech a little less frustrating, and I do my best to keep every step accurate and up to date. Still, every home, device, and setup is a bit different, so I can't promise a guide will match yours exactly or fix your particular problem. These guides are for general information only — they're not professional, legal, or financial advice, and they don't replace your device's own manual or the manufacturer's instructions. Please go slow, use your own good judgment, and use everything here at your own risk. If a step involves electrical wiring, a gas appliance, a water heater, plumbing, or climbing a ladder — or if anything just doesn't feel safe — please stop and call a licensed professional (or give me a call at 330-200-8042). Bill's Home Tech and Bill Davis can't be responsible for any damage, data loss, or injury that results.



HOW I CAN HELP

Your Visit — and My Promise

In-home visit — \$99 flat for your first visit. No contracts and no surprise charges, and a 30-day follow-up is included.

Remote Support — \$49 for a screen-share session. I only connect with your permission, you watch the whole time, and you can end anytime. If I can't fix it over the screen-share, I refund the \$49 — and if it turns out you need me in person, that \$49 goes toward your visit. It's included free for Support Plan members (\$39/mo).

GOOD TO KNOW

My promise — If you're not 100% satisfied with your visit, I'll come back at no charge, or refund the full \$99. No questions, no awkwardness. That's how I'd want to be treated.

Call or text **(330) 200-8042** · Book a visit: billshometech.com/book · bill@billshometech.com

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