BILL'S HOME TECH

Home & Small Business Tech Solutions

AN EXTENDED GUIDE · NO. 2249

Updated November 2026

Find & Cancel Subscriptions You Forgot You're Paying For

Track down every quiet monthly charge and stop the ones you don't use — step by step

Plain-English tech help from:

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Tech Made Simple. Service Made Personal.

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SUMMARY

The 60-Second Version

Forgotten subscriptions are small on purpose, so they slip by for years. The master list is your bank and card statement — read the last few months for anything that repeats. Then check your phone's own subscription lists (iPhone: Settings, tap your name, Subscriptions; Android: Play Store, profile, Payments & subscriptions), and sign in to any website services that bill you directly.

Cancel anything you haven't used lately — it simply stops the next charge, and you can always rejoin. Keep a one-page list so next year's checkup takes five minutes.

1 The Short Version

Forgotten subscriptions are one of the most common ways ordinary people lose real money without noticing. The charges are small on purpose, so they slide past you month after month. The fix is not complicated — it is mostly a matter of knowing the three or four places these charges live and checking each one.

We will start with the single most powerful move, which is reading your own bank and card statements, then walk through the phone and computer menus where subscriptions are managed. You can stop any time you have found and cancelled the ones you don't use.

- Most people are paying for at least one thing they forgot about.
- Your bank or card statement is the master list — it shows every charge, no matter who bills it.
- Phone subscriptions (Apple and Google) live in their own settings and are easy to cancel there.
- Cancelling stops the next charge; it almost never costs you anything to stop.

TIP

Before you cancel anything, simply make a list. Grab a sheet of paper and write down every recurring charge you find as you go. Seeing them all together is often the moment people realize how much is adding up — and it makes the cancelling easy and unhurried.

2 Why These Charges Are So Easy to Miss

Subscriptions are designed to be forgettable. They are usually small, they come out automatically, and nobody emails you each month to say "you were charged again." A $9.99 charge does not jump off a statement the way a big purchase does, so it rides along quietly, sometimes for years after you stopped using the service.

None of this is a failing on your part. The whole business model depends on you not noticing. That is exactly why a deliberate, once-through check is so valuable — you are doing the one thing the system is built to discourage.

GOOD TO KNOW

A single $12-a-month subscription you no longer use is about $144 a year. Three of them is over $400 a year. Finding and cancelling even a couple of forgotten ones is often the most money a person saves from any single afternoon at the kitchen table.

3 Start With Your Bank and Card Statements

Your statement is the one list that shows everything, because every subscription — no matter which app or company it came from — eventually becomes a charge on a card or a bank account. This is where you catch the ones that don't show up in any phone menu.

1. Pull up your last two or three monthly statements for every card and bank account you use.

2. Read down the charges slowly, looking for anything that repeats month after month at the same amount.
3. Circle or write down each recurring charge, even the ones you recognize — you want the full picture.
4. For anything you don't recognize, note the name exactly as it appears; we will track it down.
5. Add up the monthly ones and multiply by twelve to see the real yearly cost.

> **TIP**
> Many banks' apps and websites now have a "recurring payments" or "subscriptions" view that gathers these for you automatically. If your bank offers it, it can save you reading line by line — look under the account's spending or insights section, or ask your bank how to find it.

4 Decode a Charge You Don't Recognize

Sometimes a charge has a cryptic name — a string of letters, a company you've never heard of, a city you've never visited. That does not automatically mean fraud; billing names are often nothing like the service's real name. A calm look usually clears it up.

1. Type the exact charge name into a search engine, in quotes, and see what service it belongs to.
2. Check whether the amount matches a service you or a family member uses.
3. Look back to see when the charges started — that date often jogs the memory of what you signed up for.
4. If it is genuinely unfamiliar and you cannot place it, treat it as possible fraud and call the number on the back of your card.

> **WATCH OUT**
> A charge you truly do not recognize, especially a brand-new one, is worth a call to your bank rather than ignoring. Real fraud often starts with a small "test" charge. There is no harm in asking your bank what a charge is — that is exactly what they are there for.

5 Find Your Phone's Subscriptions (Apple)

If you have an iPhone or iPad, a great many subscriptions are billed through your Apple account, and Apple keeps them all in one tidy list you can cancel from directly. This is the easiest cancelling you will do all day.

1. Open Settings.
2. Tap your name at the very top of the screen.
3. Tap Subscriptions.
4. Read the list of active subscriptions, and tap any one to see details or to cancel it.
5. To stop one, tap it and choose Cancel Subscription; it keeps working until the end of the period you already paid for.

GOOD TO KNOW

This same list also shows subscriptions that have already expired, which is a helpful memory jog. If you don't see Subscriptions under your name, you can also reach it by opening the App Store, tapping your photo in the corner, and choosing Subscriptions.

Rather not do this yourself? I'll come to your home and set it up for you — a flat $99 first visit across Portage County, Ohio and nearby communities. Outside the area? I also help remotely by phone or screen-share. Book at billshometech.com/book or call (330) 200-8042.

6 Find Your Phone's Subscriptions (Google / Android)

On an Android phone, subscriptions billed through the Google Play Store are gathered in one place the same way. Note that this covers things you subscribed to through apps, not necessarily services you signed up for on a company's own website.

1. Open the Play Store app.

2. Tap your profile picture in the top corner.
3. Tap "Payments & subscriptions," then "Subscriptions."
4. Tap any subscription to see its details or to cancel it.
5. Choose Cancel subscription to stop the next charge; it runs until the paid period ends.

TIP

You can see and manage these on a computer too, at play.google.com, by signing in and opening your account's subscriptions. That larger screen is easier for many people to read than the phone.

7 Check Your Computer and Web Accounts

Plenty of subscriptions never touch your phone at all — things you signed up for in a web browser, like a newspaper, a cloud backup, or a shopping membership. These are billed directly by the company, so they only appear on your card statement and in that company's own account page.

- Make a short list of services you signed up for on a website, not through an app.
- For each, sign in on the company's site and find "Account," "Membership," or "Billing."
- Look for the plan or subscription and the option to cancel or turn off auto-renew.
- If you cannot find a cancel button, that is a known tactic — a later guide covers it.

GOOD TO KNOW

Amazon Prime, newspaper and magazine sites, cloud storage, and gym or warehouse-club memberships are common ones that bill directly and never show up in a phone's subscription list. Your card statement is what catches these.

8 Decide What to Keep and What to Cut

Once you can see everything, the decisions are usually easy. The honest question for each one is simple: have you actually used it in the last month or two? If the answer is no, it is a strong candidate to cut — and you can always sign back up later if you miss it.

If a subscription is…	A good move is…
Something you use weekly	Keep it — it's earning its place.
Used once in the last few months	Cancel; you can resubscribe anytime if you miss it.
A duplicate of something else you pay for	Cut the overlap — keep only one.
A free trial about to become paid	Cancel now; you keep the trial until it ends.
Completely unrecognized	Investigate, then cancel or report to your bank.

WATCH OUT

You do not have to decide everything today. It is perfectly fine to cancel the obvious ones now and leave a note to revisit the maybes next month. The goal is simply to stop paying for things you don't use.

9 Cancel Safely — What Actually Happens

People often hesitate to cancel because they worry they'll lose something or be charged a penalty. For almost all ordinary subscriptions, cancelling simply stops the next payment. You keep access until the end of the period you've already paid for, and nothing is deleted on the spot.

- Cancelling stops future charges; it is not the same as being refunded for past ones.

- You usually keep access until the paid period ends — so cancel without fear of losing it today.
- Your saved photos, documents, or purchases are generally not erased the moment you cancel.
- If a service warns that cancelling deletes your files (some cloud backups do), save them first.

WATCH OUT

The one real exception is cloud storage and backup services. If you cancel one, your files there may eventually be removed. Before cancelling that kind of service, make sure anything you care about is saved somewhere else first — a later guide walks through exactly how.

10 Keep a Simple Record

The whole point of this exercise is to not have to do it from scratch again. A one-page list of what you pay for, what it costs, and when it renews turns next year's checkup into a five-minute glance instead of an afternoon of detective work.

1. On one sheet of paper, list each subscription you kept.
2. Next to each, write the monthly or yearly cost and roughly when it renews.
3. Note where it is billed (Apple, Google, or a website) so you know where to go to change it.
4. Keep the sheet somewhere you'll find it — a drawer by the computer, or a photo of it on your phone.

GOOD TO KNOW

If you'd rather keep it digitally, a single note in your phone's Notes app works just as well. The format doesn't matter — having the list at all is what saves you money year after year.

Rather not do this yourself? I'll come to your home and set it up for you — a flat $99 first visit across Portage County, Ohio and nearby communities. Outside the area? I also help remotely by phone or screen-share. Book at billshometech.com/book or call (330) 200-8042.

11 Set It Up So This Doesn't Pile Up Again

A few small habits keep forgotten subscriptions from ever building up again. None of them take more than a minute, and together they mean you'll never again be surprised by a charge you forgot about.

- Pick one day a year — a birthday or New Year's — as your "subscription checkup" day.
- When you start any free trial, set a reminder on your phone for a few days before it ends.
- Glance at your card statement each month for anything new and recurring.
- Say no to "save your card for faster checkout" on sites you'll use only once.

TIP

Consider using one card for all your subscriptions. When everything recurring lives on a single statement, spotting a stray charge becomes effortless — and if that card is ever compromised, only your subscriptions are affected.

12 The Usual Suspects — Where Forgotten Charges Hide

Certain kinds of subscriptions are forgotten far more often than others. Knowing the usual suspects helps you look in the right places and recognize a charge the moment you see it on a statement.

Commonly forgotten	Where it's usually billed

Streaming you watched once	App store, or the service's own website
A news or magazine site	The company's website — check your card statement
Cloud storage (iCloud, Google, Dropbox)	App store or the company directly
An app's "premium" upgrade	Apple or Google, in the phone's subscription list
A gym, club, or warehouse membership	The company directly — rarely in any phone menu
Antivirus or a "PC cleaner"	The company directly, often auto-renewing yearly

GOOD TO KNOW

The ones billed directly by a company — gyms, newspapers, antivirus, warehouse clubs — are the sneakiest, because they never appear in any phone's subscription list. Your bank statement is the only place they all show up, which is why it's the master list.

13 Pause Instead of Quit, When It Fits

Not every subscription has to be cancelled outright. Some services let you pause — a good fit for things you use seasonally, like a service you only want in the winter, or during a stretch when you know you won't use it. Pausing stops the charges without losing your settings and history.

- Look for a "pause" or "hold" option in the service's account settings.
- Pausing suits seasonal use — pause in the months you won't use it.
- Note when a pause ends; many resume charging automatically.
- If there's no pause option, cancelling and rejoining later works just as well.

WATCH OUT

A pause almost always has an end date, after which the charges quietly restart. Treat the end of a pause like a free trial ending — set a reminder, so a paused service doesn't resume billing you the moment you've forgotten about it.

14 Help a Parent or Spouse Check Theirs

Once you've done your own, it's a kind thing to help a parent, spouse, or friend check theirs — they're even more likely to have charges they've forgotten, and they may find the menus harder to navigate alone. The steps are the same; you're just doing them together.

1. Sit down together with their phone and their recent card statements.
2. Open their phone's subscription list and read it with them.
3. Go through the statement line by line, asking about anything recurring.
4. Cancel what they agree they don't use — let them make each decision.
5. Leave them a simple written list of what they kept.

TIP

Let the person own every decision, even when a charge seems obviously wasteful to you. It's their money and their service; your job is to make the hidden charges visible and the cancelling easy, not to decide for them.

15 When to Call Bill

This is very doable on your own, and most people are surprised how much they save in a single sitting. But if the menus feel like a maze, if you're staring at a charge you can't identify, or if you simply want a second set of eyes to make sure you don't cancel something you need, that is exactly the kind of thing I help with.

I'll sit down with you, pull up each place these charges live, and go through them one at a time — keeping what matters, cutting what doesn't, and leaving you with a simple

list so it never gets away from you again. It is one of the most satisfying visits I do, because people almost always come out ahead.

- You found a charge you can't identify and want help tracking it down safely.
- The cancel buttons are hidden and you're not sure you actually stopped the charge.
- You want a careful review so you don't cut something you still rely on.
- You'd simply rather have company while you go through it all.

CHEAT SHEET

Everyday Cheat Sheet

Keep this handy. Work down the list; stop when you've found and cut what you don't use.

I want to…	Do this…
See every charge at once	Read your last 2-3 bank and card statements for anything that repeats
Cancel an iPhone subscription	Settings tap your name Subscriptions pick it Cancel
Cancel an Android subscription	Play Store profile Payments & subscriptions Subscriptions
Find website subscriptions	Sign in on the company's site Account/Billing cancel or turn off renewal
Identify a mystery charge	Search the exact name online; if truly unknown, call your bank
Decide what to cut	If you haven't used it in a month or two, cancel — you can rejoin later
Get help	Call Bill: (330) 200-8042

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

You don't have to remember all of it — just that a friendly, patient person is one call away, whenever you'd rather have a hand.

KEY SPECS

In your home — $99 flat for the first visit, no contracts and no surprises, with a 30-day come-back-free follow-up. In-home visits cover Portage County, Ohio and nearby communities.
Outside the area? Remotely — $49 for a screen-share session (free for Support Plan members, $39/mo), refundable if I can't fix it — and credited toward a visit if you'd rather have me in person. Book either at billshometech.com/book.

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.

Whenever you're ready, I'll come to your home anywhere in Portage County, Ohio and nearby communities, at your pace. Too far for a house call? I also help remotely. Book at billshometech.com/book or call (330) 200-8042. — Bill

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