BILL'S HOME TECH

Home & Small Business Tech Solutions

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See Every Subscription on Your iPhone in One Place

The one Apple screen that shows every app charge — and how to read and control it

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SUMMARY

The 60-Second Version

Your iPhone keeps nearly every app subscription in one list: open Settings, tap your name at the top, then Subscriptions. Each entry shows the price, the renewal date, and a one-tap cancel — and there's an "expired" section that jogs your memory about old trials. Cancelling here is clean and stops the next charge while you keep access until the period ends; you can also switch to a cheaper plan instead of quitting.

The one catch: services you signed up for on a website or through cable won't appear here, so check your bank statement too. For an accidental charge, ask for a refund at reportaproblem.apple.com.

1 The Short Version

Apple gathers the subscriptions you bought through your iPhone into one list, under your name in Settings. It is the fastest way to find out what you're actually paying for each month, because it shows the price, the renewal date, and a one-tap cancel for each one.

The only thing it doesn't show is a service you signed up for directly on a company's website or through another device — those are billed outside Apple. We'll cover how to tell the difference so nothing slips past you.

- Everything billed through your Apple account is in one list: Settings your name Subscriptions.
- Each entry shows the cost, the renewal date, and a Cancel button.
- Cancelling here stops the next charge; you keep access until the paid period ends.
- Website and TV-provider subscriptions are billed elsewhere and won't appear here.

TIP

The very first time you open this screen, read it slowly all the way down, including the "expired" section at the bottom. The expired list is a wonderful memory jog for trials and services you forgot you ever had.

2 Why Apple Keeps Them All Together

When you subscribe to something inside an app on your iPhone — a streaming service, a game, a crossword, a weather app — Apple handles the billing on that company's behalf and charges your Apple account. Because Apple is the one collecting the money, it can show you every one of those subscriptions in a single place.

This is genuinely good for you: it means one screen to check, one place to cancel, and no need to hunt through each app's own settings. It is one of the most useful screens on the whole phone, and almost nobody is shown it.

GOOD TO KNOW

Because Apple is the billing middleman, cancelling here is clean and immediate — you never have to argue with the company or hunt for a hidden cancel button. That is the big advantage of an Apple-billed subscription over one you set up on a website.

3 Open the Subscriptions Screen

Here is the exact path. It takes about ten seconds once you know where to tap, and it works the same on an iPhone and an iPad.

1. Open Settings (the gray gear icon).
2. Tap your name at the very top of the screen — this is your Apple Account.
3. Tap Subscriptions.
4. Wait a moment for the list to load fully.

5. You'll see Active subscriptions at the top and expired ones below.

> **TIP**
>
> If you ever can't find Subscriptions under your name, there's a second door to the same screen: open the App Store, tap your photo or initials in the top corner, and tap Subscriptions. It lands in the exact same place.

4 Read What Each Entry Is Telling You

Tap any subscription and Apple shows you the details that matter. Learning to read this little screen is what turns a vague worry into a clear decision.

- The name and icon of the service you're paying for.
- The current plan and its price — monthly or yearly.
- The renewal date — the day the next charge will happen.
- The option to switch to a cheaper plan, if the app offers one.
- The Cancel Subscription button at the bottom.

> **GOOD TO KNOW**
>
> If a subscription offers both a monthly and a yearly price, the yearly price is often noticeably cheaper per month for something you know you'll keep. This detail screen is where you can switch between them without cancelling and starting over.

5 Cancel Something Right From the List

Cancelling an Apple-billed subscription is as easy as it gets. There's no phone call, no "are you sure you want to leave" maze — just a button.

1. On the Subscriptions screen, tap the one you want to stop.
2. Scroll to the bottom and tap Cancel Subscription.
3. Confirm if asked.
4. Check that it now shows an end date rather than a renewal date.

WATCH OUT

Cancelling stops the next charge but does not refund the period you're already in — and you keep using the service until that paid period runs out. So there's no reason to wait until the last day; cancel as soon as you've decided, and enjoy the rest of what you paid for.

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6 Switch to a Cheaper Plan Instead of Cancelling

Sometimes you don't want to quit a service, you just want to pay less for it. Many apps offer a cheaper tier — fewer features, or with ads — and you can switch down without losing your account or your history.

1. Tap the subscription in the list.
2. Look for other plan options shown on the detail screen.
3. Tap the cheaper plan you'd prefer.
4. Confirm the change; it usually takes effect at your next renewal.

TIP

A yearly plan for something you'll clearly keep all year — like extra iCloud storage — usually costs less per month than paying monthly. If a service gives you that choice, it's one of the easiest painless savings there is.

7 The Charges That Won't Appear Here

The Subscriptions screen only shows things billed through Apple. A few kinds of recurring charges are billed directly by the company and will never show up, so it's important to know which ones to check separately.

Billed through Apple (shows here)	Billed directly (does NOT show here)
Streaming app you subscribed to inside the app	Streaming you signed up for on the company's website
iCloud+ storage, Apple TV+, Apple Music	Service bundled with your cable or phone bill
Games, news, and apps bought on the iPhone	Amazon Prime, gym, warehouse club, newspaper site

> **GOOD TO KNOW**
> A common surprise: if you subscribed to, say, Netflix or a newspaper through their own website or a smart TV, Apple never saw that money, so it's not on this list. Your bank statement is the backstop that catches those.

8 Find Your Apple Billing History and Receipts

If you want to see what Apple has actually charged you — handy for spotting a surprise or an accidental purchase — your purchase history is a few taps away and shows every charge with a date and amount.

1. On the Subscriptions screen, go back one step to your Apple Account page (tap your name in Settings).
2. Tap Media & Purchases, then View Account; sign in if asked.
3. Tap Purchase History to see a dated list of charges.
4. Tap any charge to see exactly what it was for.

TIP

Apple also emails you a receipt for every purchase and renewal. Searching your email for "Apple" and "receipt" or "subscription" brings up a paper trail you can scan in a minute.

9 Family Sharing — Who's Paying for What

If your family uses Apple's Family Sharing, one person (the "organizer") often pays for subscriptions the whole family uses. That can be a great money-saver — one plan for everyone — but it also means a charge you see might be for a family member, or a family member's charge might be landing on your card.

- The family organizer's card usually pays for shared subscriptions.
- Some subscriptions can be shared with the whole family at no extra cost.
- A charge you don't recognize might be a grandchild's game or app.
- You can see what's shared in Settings under your name, then Family.

GOOD TO KNOW

Family Sharing is one of the honest ways to split a cost — one Apple Music or iCloud+ family plan can cover several people for far less than separate accounts. A later guide covers sharing plans the right way.

10 If a Charge Looks Wrong — Report a Problem

If you're ever charged for something you didn't mean to buy — a tapped-by-accident purchase, a trial you thought you'd cancelled — Apple has a straightforward way to ask for a refund. They don't always say yes, but for honest mistakes they often do.

1. On a computer or phone, go to reportaproblem.apple.com.
2. Sign in with your Apple Account.
3. Find the charge in the list and choose "Report a Problem."
4. Pick the reason and submit the request.

WATCH OUT

Only use the real Apple address, reportaproblem.apple.com. If you get an email or text claiming to be an Apple "refund" that asks you to click a link or confirm card details, treat it as a scam — Apple refunds happen on that one official page, never by replying to a message.

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11 Make This a Yearly Habit

Because this list is so easy to reach, checking it once or twice a year keeps your Apple charges honest with almost no effort. It's the single highest-value minute on the whole phone.

- Pick a memorable day each year to open Subscriptions and read down the list.
- Cancel anything you haven't used since the last time you looked.
- Note renewal dates for anything pricey so a big yearly charge never surprises you.
- Glance at expired subscriptions too — they remind you what trials you've had.

GOOD TO KNOW

Right after you set up any new free trial on the iPhone, open this same Subscriptions screen and confirm you can see it with its renewal date. Knowing exactly when it will turn into a charge is half the battle.

12 Apple One: When the Bundle Saves Money

Apple sells several of its own services — Music, TV+, iCloud+ storage, and more — and also offers them together in a bundle called Apple One. If you already pay for two or three of them separately, the bundle can cost less than the pieces added up. If you only use one, it's the opposite — you'd be paying for things you don't touch.

- Add up what you currently pay for Apple Music, Apple TV+, and iCloud+ separately.
- Compare that total to the Apple One bundle price shown in Settings.
- If the bundle is cheaper AND you use most of what's in it, it's a genuine saving.
- If you use only one Apple service, keep it alone — the bundle would cost you more.

WATCH OUT

The honest test for any bundle is simple: would you pay for each piece on its own? Only count the parts you'd actually use. A cheaper bundle full of things you'll never open isn't a deal — it's a bigger bill dressed up as a discount.

13 Share One Plan With Family Instead of Many

Several Apple subscriptions — iCloud+ storage, Apple Music's family plan, Apple TV+ — can be shared with everyone in a Family Sharing group for one price, instead of each person paying their own. For a household, that's often a real and painless saving.

1. In Settings, tap your name, then tap Family (set up Family Sharing if you haven't).
2. Add the family members you want to share with.
3. Turn on sharing for subscriptions that allow it, like iCloud+ or an Apple Music family plan.
4. Check that everyone can use the service without their own separate charge.

GOOD TO KNOW

One Apple Music family plan can cover several people for far less than separate individual plans. The same goes for a shared iCloud+ storage plan. A later guide covers plan-sharing across all the services, the honest way.

14 Keep a Simple Record of Your Apple Charges

Because this list changes over time, jotting down what you keep turns next year's checkup into a quick glance. It also helps a family member help you, if you ever want them to.

1. After your review, write down each Apple subscription you kept.
2. Note its price and renewal date next to it.
3. Keep the note where you'll find it, or snap a photo of the Subscriptions screen.
4. Revisit it once a year when you do your checkup.

TIP

A photo of your Subscriptions screen, kept in your Photos app, is the easiest record of all — it captures everything at once, and you can compare it to next year's screen to see what changed.

15 When to Call Bill

This is one of the simplest money-savers there is, and most people can do it solo once they know the screen exists. But if the menus don't look like the steps here, if you can't sign in to your Apple account, or if you see a charge that worries you, there's no need to puzzle over it alone.

I'll sit with you, open the list, and we'll go through every charge together — keeping what you use, cancelling what you don't, and sorting out any family-sharing tangles or mystery charges along the way. People are nearly always surprised, in a good way, by what we find.

- You can't get signed in to your Apple account to reach the list.
- A charge on the list doesn't match anything you remember buying.
- You share subscriptions with family and want to sort out who pays for what.
- You'd simply like help reading the list and deciding what to keep.

CHEAT SHEET

Everyday Cheat Sheet

Keep this by the iPhone. The whole list lives one tap under your name.

I want to...	Do this...
Open the list	Settings tap your name Subscriptions
See a cost and renewal date	Tap any subscription to see its price and next charge
Cancel one	Tap it Cancel Subscription (you keep access till the period ends)
Pay less without quitting	Tap it pick a cheaper plan or the yearly price
See what Apple charged you	Your name Media & Purchases View Account Purchase History
Ask for a refund	Go to reportaproblem.apple.com and report the charge
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

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GOOD TO KNOW

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