BILL'S HOME TECH

Home & Small Business Tech Solutions

AN EXTENDED GUIDE · NO. 2270

Updated November 2026

Set a Yearly Reminder to Review Every Recurring Charge

The once-a-year hour that quietly saves most households real money — set up so it actually happens

Plain-English money-saving help from:
Bill's Home Tech
Portage County, Ohio

Tech Made Simple. Service Made Personal.

Bill Davis — Bill's Home Tech
(330) 200-8042 · bill@billshometech.com · Atwater, Ohio

Book a visit · billshometech.com/book

What's Inside

Everything in this guide, with page numbers. Skip to whichever chapter answers your question right now.

The 60-Second Version 3

The Short Version 3

Why Yearly Beats Never 4

Set the Reminder First 4

Build Your Master List 5

What to Record for Each Charge 6

The Three-Question Review 6

Decide: Keep, Cut, or Question 7

Cancel the Extras Safely 7

Beware the Cancel-Screen Tricks 8

Watch for Hidden Price Rises 8

Keep the List Alive All Year 9

Where to Keep Your Master List 9

Check for Charges You Do Not Recognize 10

Make It a Family Habit 11

When to Call Bill 11

Everyday Cheat Sheet 13

A Note From Bill 14

Your Visit — and My Promise 15

SUMMARY

The 60-Second Version

The most effective money habit takes an hour a year: review every recurring charge and decide whether each still earns its place. First, set a yearly REPEATING reminder on a date you will remember, so the habit runs itself. Build a one-page master list of every charge — from two or three months of statements plus a full year to catch yearly ones, and from Apple Subscriptions, Google Play, Amazon, and your phone and internet bills — recording the cost, renewal date, and last year's price.

When the reminder arrives, ask three questions of each charge: do I still use it, is it worth what it now costs, and do I even recognize it? Sort each into keep, cut, question, or downgrade, and cancel the extras through the official account only — never through a link in an email or a surprise call.

Finally, whenever you start a free trial, set a reminder a few days before it begins charging, so you choose on purpose instead of drifting into a forgotten charge.

1 The Short Version

The single most effective money habit in modern life takes about an hour, once a year. You sit down with a list of every recurring charge — every subscription, membership, and auto-renewal — and decide, one by one, whether each still earns its place. Done faithfully, it quietly saves most households a meaningful sum, because forgotten charges are the rule, not the exception.

This guide shows you how to set up that yearly review so it actually happens: a reminder you cannot ignore, a simple list to work from, and a calm routine for keeping, cutting, or questioning each charge. It is the habit that makes all other subscription advice stick.

- A once-a-year review of all recurring charges saves most people real money.
- The key is a reminder you will actually see, tied to a date you will remember.

- Keep a simple one-page list of every charge, cost, and renewal date.
- Each year, keep what earns its place, cut what does not, and question anything you do not recognize.

> **GOOD TO KNOW**
> Pick a memorable yearly date and attach the review to it — your birthday, New Year, or when the clocks change. A habit tied to a date you already remember is one that survives.

2 Why Yearly Beats Never

Recurring charges are designed to be forgotten. They are small, they arrive automatically, and nothing ever prompts you to reconsider them. A free trial becomes a paid charge; a service you loved for a season keeps billing long after you stopped using it; a yearly renewal slips by unnoticed. None of this is carelessness — it is exactly how the charges are built to behave.

A yearly review is the one moment that interrupts all of that. Once a year, every charge has to justify itself to you. That single hour of attention is what turns invisible, drifting spending back into something you choose on purpose.

> **GOOD TO KNOW**
> You do not need to review things monthly or obsess over every dollar. Once a year is enough to catch the forgotten, the unused, and the quietly-raised-in-price — which is where nearly all the waste hides.

3 Set the Reminder First

The review only works if it actually happens, and the only reliable way to ensure that is a reminder you cannot miss. Set this up before anything else, so the habit has an anchor.

1. Open the calendar or reminders app on your phone or computer.
2. Create a yearly, repeating reminder on a date you will remember.
3. Title it plainly: "Review all my subscriptions and recurring charges."
4. Set it to repeat every year automatically, so you never have to remember to set it again.

> **TIP**
> Make it a repeating yearly reminder, not a one-off. A yearly repeat means the habit runs itself from now on — you set it once and it taps you on the shoulder every year without fail.

4 Build Your Master List

The heart of the review is a single list of every recurring charge you have. Building it the first time takes the most effort; after that you simply keep it up to date.

1. Go through two or three months of bank and credit-card statements and note every recurring charge.
2. Scan a full year of statements too, to catch charges that bill only once a year.
3. Check your app-store subscriptions: Apple (Settings, your name, Subscriptions) and Google Play.
4. Add anything billed through Amazon, your phone company, or your internet provider.

> **GOOD TO KNOW**
> Yearly charges are the ones most often missed, because they appear only once every twelve months. A charge you forgot a year ago is exactly the kind this review is designed to catch.

5 What to Record for Each Charge

A good list holds just enough to let you decide quickly each year, and no more. Keep it to a single page if you can.

- The name of the service or charge.
- What it costs, and whether it is monthly or yearly.
- The renewal or billing date.
- Where it is billed (which card, or through Apple, Google, Amazon, and so on).
- A word on what it is for, so you remember why you have it.

> **TIP**
>
> Add a column for last year's price. Seeing that a charge has quietly crept up over the year is one of the most useful things the list reveals — price rises are easy to miss one month at a time.

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 The Three-Question Review

When your reminder arrives each year, go down the list and ask three simple questions of every charge. Most decisions take seconds.

1. Do I still use this? If not, cancel it.
2. Is it worth what it now costs? Prices creep up; decide afresh at the new price.
3. Do I even recognize this charge? If not, investigate it at once — it may be a forgotten trial or something wrong.

WATCH OUT

A charge you do not recognize deserves immediate attention. It might be a forgotten free trial that started billing, a price you did not notice rising, or in rare cases an unauthorized charge worth reporting to your bank.

7 Decide: Keep, Cut, or Question

Every charge ends the review in one of three piles. Sorting them this way keeps the whole thing calm and quick.

- Keep: you use it, it is worth the price — leave it and note it stays.
- Cut: you do not use it, or it is not worth the new price — cancel it this session.
- Question: you do not recognize it or are unsure — investigate before deciding.
- Downgrade: sometimes a cheaper tier of the same service is the right middle path.

GOOD TO KNOW

Do not forget the downgrade option. Many services have a cheaper plan that still does what you need — stepping down a tier can save money without losing something you value.

8 Cancel the Extras Safely

For everything in the Cut pile, cancel through the official account, never through a link in an email or a phone call offering to do it for you.

1. Cancel where you were billed: Apple Subscriptions, Google Play, Amazon, or the service's own website.
2. Follow the service's own cancel steps and note the date your access ends.
3. Ignore any email or call claiming to cancel for you — go to the account yourself.
4. Check next month's statement to confirm the charge has stopped.

WATCH OUT

Scammers send fake "your subscription is renewing — click here to cancel" emails and make surprise calls, hoping you will hand over details. Always cancel by going to the official account yourself. A cancel link in a message is a trap.

9 Beware the Cancel-Screen Tricks

Services often make cancelling deliberately awkward, with discounts, pauses, and confusing buttons meant to wear you down. Expect it, and cancel calmly anyway.

- A surprise discount: fine to take only if you genuinely want to keep the service.
- "Pause instead of cancel": only worthwhile if you truly plan to return soon.
- Buried or disguised cancel buttons: keep going; you are entitled to cancel.
- Guilt-trip screens listing what you will lose: weigh them honestly, do not be bullied.

TIP

If a cancel screen is confusing on purpose, slow right down and read every button before tapping. These screens count on you rushing and clicking the wrong thing to stay subscribed.

10 Watch for Hidden Price Rises

Even services you want to keep can quietly cost more each year. Part of the review's value is catching those creeps and deciding whether they are still worth it at the new price.

- Compare each charge to what it cost last year, using your list.
- A service that has risen sharply may no longer be the best value — check for a cheaper plan or rival.
- Introductory prices often jump after the first year; the review is when you notice.
- Decide each kept service afresh at its current price, not the price you first signed up at.

GOOD TO KNOW

Introductory deals are built to lapse quietly into a higher price. The yearly review is exactly when you catch the jump and decide whether the service still earns the new, higher cost.

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 Keep the List Alive All Year

The review is once a year, but a few seconds of upkeep whenever something changes keeps next year's review effortless and catches trial traps before they bill.

- Whenever you start a new subscription, add it to the list straight away.
- When you sign up for a free trial, set a reminder to decide before it starts charging.
- When you cancel something, note it so you remember the decision.
- Keep the list somewhere safe and easy to find each year.

GOOD TO KNOW

The free-trial reminder is worth its weight in gold: set a reminder a few days before any trial ends, so you choose to keep or cancel on purpose rather than drifting into a charge you forgot about.

12 Where to Keep Your Master List

The list is the heart of the whole habit, so where you keep it matters. It should be somewhere safe, easy to find each year, and simple to update whenever something changes.

- A single sheet of paper in a known drawer works perfectly for many people.
- A note in your phone or computer is easy to update and search, and travels with you.
- A simple spreadsheet lets you add up the yearly total at a glance.
- Wherever you keep it, do not write full card numbers or passwords on it.

> **TIP**
> Keep the list in the same place you keep the yearly reminder's notes, so when the reminder arrives you reach for one familiar spot and everything you need is there.

13 Check for Charges You Do Not Recognize

Part of the review's quiet value is security. Going through every charge once a year is also the moment you would catch something that should not be there at all — a sign worth never ignoring.

1. For any charge you do not recognize, note the exact name as it appears on the statement.
2. Search that name to identify the service; it is often a forgotten trial or a parent company's name.
3. If you still cannot place it, contact your bank or card company about it.
4. Report anything that turns out to be unauthorized, and ask about a replacement card if needed.

> **WATCH OUT**
> An unexplained recurring charge is worth chasing down the same day you spot it. Most turn out to be a forgotten trial or a company's less familiar billing name, but the rare genuine problem is exactly what this check is for.

14 Make It a Family Habit

The yearly review is a kindness you can share. Helping a parent or relative run theirs, or simply doing yours together, spreads the savings and the peace of mind.

- Offer to sit down with an older relative and build their list together.
- Do your own reviews on the same day each year so you remind each other.
- Share what you learned — a sneaky price rise, a good cheaper plan — with the family.
- Help anyone unsure about cancelling safely avoid the tricks and scams.

> **GOOD TO KNOW**
>
> A review done together is more likely to actually happen, and more likely to be done safely. Pairing up on the yearly check turns a chore into a quick, shared habit that saves everyone money.

15 When to Call Bill

Setting up a yearly subscription review is simple in principle, and this guide gives you every step. But building that first master list from a tangle of statements and app stores, chasing down a cryptic charge, and cancelling safely without falling for a trick can all go faster and calmer with help the first time.

I am glad to sit down and build your master list with you, set up the yearly repeating reminder and the free-trial reminders, and help you keep, cut, or question each charge — cancelling the extras safely through the proper accounts. After one session you will have a one-page list and a habit that saves you money every year with almost no effort.

- You want help building the first full list from your statements and app stores.
- A charge you do not recognize needs chasing down.
- You want the yearly and free-trial reminders set up so the habit runs itself.
- You would like help cancelling the extras safely, avoiding the tricks and scams.

CHEAT SHEET

Everyday Cheat Sheet

Keep this handy. Set the reminder once; it runs itself every year after.

I want to...	Do this...
Make sure it happens	Set a yearly REPEATING reminder on a memorable date
Build the list	List every recurring charge from 2-3 months + a full year of statements
Find hidden ones	Check Apple Subscriptions, Google Play, Amazon, phone and internet bills
Review each charge	Ask: do I use it? Worth the price now? Do I recognize it?
Decide	Keep, Cut, Question — or Downgrade to a cheaper plan
Cancel safely	Through the official account only; never a link in an email or call
Catch trial traps	Set a reminder a few days before any free trial starts charging
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

Call or text (330) 200-8042 · bill@billshometech.com

This free guide is for general information only — not professional advice, and no substitute for your device's own manual. Any prices or outside products mentioned can change; please confirm current details before you buy. Please use your own good judgment and follow it at your own risk — for anything involving electricity, gas, water, or heights, stop and call a licensed professional. Bill's Home Tech and Bill Davis can't be responsible for any damage, data loss, or injury that results. © 2026 Bill's Home Tech, LLC.