BILL'S HOME TECH

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The One-Page Yearly Subscription Checkup

A simple once-a-year routine that catches every recurring charge and keeps your money in check

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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 a Yearly Checkup Works So Well 4

Pick Your Day and Set Aside an Hour 4

Gather Your Statements and Lists 5

List Every Recurring Charge 5

The Four Questions for Each Charge 6

Spot the Duplicates and Overlaps 6

Decide: Cancel, Downgrade, or Keep 7

Note Renewal Dates and Prices 7

Make Your One-Page Sheet 8

Set Next Year's Reminder Before You Finish 8

Do It With Family 9

When to Call Bill 9

Everyday Cheat Sheet 11

A Note From Bill 12

Your Visit — and My Promise 13

SUMMARY

The 60-Second Version

The best money habit of the digital age is a once-a-year look at everything you pay for on repeat. Pick a memorable date, set a yearly reminder, and gather the full picture: your bank and card statements (the master list) plus both phones' subscription lists. Write down every recurring charge with its cost, total it yearly, then run each through four questions — have I used it lately, is it a duplicate, would I sign up again today at this price, did I even remember it?

Cancel or downgrade right then, not "later," and record the keepers with their prices and renewal dates on one page. Next year is a five-minute glance against that sheet.

1 The Short Version

Recurring charges accumulate quietly — a service here, an app there, a renewal you forgot. Left unchecked, most households drift into paying for several things they don't use. A yearly checkup catches all of it in one sitting and often pays for itself many times over.

The routine is simple: pick a day, gather your statements and subscription lists, ask four honest questions about each charge, and write the keepers on one page. Do it once and next year is a quick glance against last year's sheet.

- Recurring charges pile up unless you deliberately review them.
- One yearly sitting catches everything and usually saves real money.
- Four honest questions decide each charge: use it, duplicate, worth it, forgotten?
- A one-page record makes every future checkup take minutes.

WATCH OUT

Treat this like a yearly chore you never skip, the way you'd check the smoke-detector batteries. Tie it to a memorable date — a birthday or New Year's — so it happens on schedule and never gets forgotten.

2 Why a Yearly Checkup Works So Well

Subscriptions are designed to be forgotten, and companies count on your inertia. A once-a-year review is the deliberate counterweight — it's the one time you look at everything with clear eyes and decide, on purpose, what deserves your money.

It works because it's comprehensive and regular. You're not trying to remember to cancel things in the moment; you're catching everything in a single, scheduled pass. And because you do it yearly, nothing can quietly ride along for more than twelve months.

> **GOOD TO KNOW**
> Even people who feel on top of their finances are routinely surprised by what a full checkup turns up — a service a family member started, a trial that became a bill, a price that crept up. The surprise is the point: these charges hide precisely because nobody looks.

3 Pick Your Day and Set Aside an Hour

The checkup needs a scheduled time, or it won't happen. An hour, once a year, is all it takes — less once you've done it before.

1. Choose a memorable yearly date (New Year's, a birthday, tax time).
2. Put it on the calendar as a recurring yearly reminder.
3. Set aside about an hour the first time; it gets faster each year.
4. Gather what you'll need before you sit down (next chapter).

> **WATCH OUT**
> Pairing the checkup with something you already do yearly — like tax preparation or a birthday — borrows an existing habit so you don't have to build a new one. The reminder does the remembering; you just show up.

4 Gather Your Statements and Lists

The checkup is only as good as what you look at, so gather the complete picture first. These few sources together reveal every recurring charge you have.

- Your last several bank and credit card statements.
- Your iPhone's subscription list (Settings your name Subscriptions).
- Your Android's subscription list (Play Store profile Payments & subscriptions).
- Logins for any website services you pay directly.

> **GOOD TO KNOW**
>
> The bank and card statements are the master list, because every subscription eventually becomes a charge there no matter who bills it. The phone lists just make cancelling the app-based ones easy. Together they leave nowhere for a charge to hide.

5 List Every Recurring Charge

Go through your sources and write down every charge that repeats. Don't judge yet — just capture them all, including the ones you're sure you want to keep. Seeing the full list is half the value.

1. Read each statement and note anything that recurs monthly or yearly.
2. Add anything from your phone's subscription lists.
3. Add website services you pay directly.
4. For each, write the name, the cost, and how often it bills.
5. Add up the yearly total — it's often eye-opening.

> **TIP**
>
> Converting everything to a yearly number is what makes the total hit home. A "$14.99 a month" sounds small, but "$180 a year" invites a real decision. Do the multiplication for each charge; it changes how you see them.

6 The Four Questions for Each Charge

With your list in hand, run each charge through four simple questions. They turn a vague "should I keep this?" into a clear decision.

Ask...	If the answer points to...
Have I used this in the last month or two?	No strong candidate to cancel
Do I pay for anything else that does the same job?	Yes cut the duplicate
Would I sign up for this again today at this price?	No cancel or downgrade
Did I even remember I had this?	No almost certainly cancel

GOOD TO KNOW

The most powerful question is the third: would you sign up again today, at today's price? It cuts through habit and sunk cost. If you wouldn't actively choose to start paying for it now, that's your answer about whether to keep it.

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.

7 Spot the Duplicates and Overlaps

A special kind of waste is paying twice for the same thing — two cloud-storage services, two music apps, overlapping streaming. The checkup is the moment to catch these, because they're invisible until you see everything side by side.

- Look for two services doing the same job (storage, music, streaming).
- Check for features you pay for separately that another service already includes.
- Notice bundles that duplicate something you also pay for on its own.
- Keep the best one; cancel the overlap.

> **TIP**
> Overlaps are easy money, because cancelling one changes nothing about what you can do — you still have the other. A separate guide digs into finding overlaps; even a quick look during your checkup usually turns up one or two.

8 Decide: Cancel, Downgrade, or Keep

Now act on your decisions. For each charge, you have three choices, and most of the savings come from the first two.

- Cancel: for anything you don't use or wouldn't choose again.
- Downgrade: for things you use but could get on a cheaper tier or yearly price.
- Keep: for what genuinely earns its place.
- Do the cancelling right then, while you're sitting down with the list.

> **WATCH OUT**
> Do the actual cancelling during the checkup, not "later" — later rarely comes, and the charge rolls on. The one exception is cloud storage: make sure your files have a safe second copy before cancelling that kind of service (a separate guide covers it).

9 Note Renewal Dates and Prices

For everything you keep, record when it renews and what it costs. This small step prevents surprise yearly charges and gives you a baseline to compare against next year.

1. Write the renewal date next to each kept subscription.
2. Note the current price so you'll notice if it creeps up.

3. Flag any big yearly renewals so they don't surprise you.
4. Note where each is billed, so you know where to make changes.

> **GOOD TO KNOW**
>
> Recording the price each year turns your sheet into a creep-detector: if a service quietly raises its price, you'll see it at next year's checkup and can decide whether it's still worth it or time for the loyalty call.

10 Make Your One-Page Sheet

The whole checkup culminates in a single page listing what you kept. This sheet is the thing that makes every future checkup quick and keeps you in control year-round.

- List each kept subscription, its cost, renewal date, and where it's billed.
- Keep it on paper in a known spot, or as a note/photo on your phone.
- Bring it out next year to compare — new charges stand out instantly.
- Share it with a trusted family member if you'd like help keeping track.

> **TIP**
>
> Whether it's a handwritten card in a drawer or a note in your phone doesn't matter — having the sheet at all is what counts. Next year, you're not starting from scratch; you're just checking what changed against this page.

11 Set Next Year's Reminder Before You Finish

The final step guarantees the habit continues: set the reminder for next year before you get up from the table. A yearly checkup only works if next year's actually happens.

1. Open your phone's calendar or reminders.
2. Create a reminder for the same date next year, set to repeat yearly.
3. Title it clearly, like "Yearly subscription checkup."
4. Note where you put this year's one-page sheet so you can find it.

GOOD TO KNOW

Setting the recurring reminder is what turns a one-time cleanup into a lasting habit. A separate guide covers building that reminder in detail, but even a simple yearly repeat on your calendar is enough to keep the savings coming.

12 Do It With Family

The checkup is even more valuable done together, especially helping a parent, spouse, or anyone who finds the menus hard. More eyes catch more charges, and it's a warm, useful afternoon.

- Help a parent or spouse run their own checkup alongside yours.
- Go through their statements and subscription lists together.
- Let each person decide about their own charges.
- Leave everyone with their own one-page sheet.

TIP

Older relatives especially tend to have charges they've long forgotten and find hard to cancel alone. An afternoon helping a parent through their checkup is often the most money anyone in the family saves all year — and good company besides.

13 When to Call Bill

The yearly checkup is simple in principle, but gathering everything, reading confusing statements, and actually cancelling the stubborn ones can be more than you want to tackle alone. If you'd like a hand with your checkup, it's one of the most rewarding visits I do.

I'll sit down with you, pull together every recurring charge from your statements and devices, run each through the four questions, cancel what you don't want, and leave you with a tidy one-page sheet and a reminder set for next year. People almost always end the afternoon paying noticeably less.

- You'd like help gathering every recurring charge in one place.
- The statements are confusing and you want a second set of eyes.
- Some subscriptions are hard to cancel and you want help doing it.
- You want your one-page sheet set up and next year's reminder in place.

CHEAT SHEET

Everyday Cheat Sheet

Keep this by the kitchen table. Once a year, an hour, and it pays for itself.

I want to...	Do this...
Schedule it	Pick a memorable yearly date and set a repeating reminder
See everything	Gather bank/card statements + both phones' subscription lists
List the charges	Write each one's name, cost, and frequency; total it yearly
Decide each one	Ask: used it lately? duplicate? worth it today? forgotten?
Act now	Cancel/downgrade during the checkup, not 'later'
Keep a record	Write the keepers on one page; set next year's reminder
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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