BILL'S HOME TECH
Home & Small Business Tech Solutions

BILL'S COMPLETE MANUALS

Subscriptions

Finding every recurring charge, canceling what you don't use, and not overpaying — in plain English

A plain-English guide to the charges that come back every month

Take your time — you can't break it

Written for you by Bill — Bill's Home Tech

(330) 200-8042 · BillsHomeTech.com

For iPhone, Android & the web · facts current November 2026

What's Inside

This is your subscriptions manual. A subscription is any charge that comes back on its own: a streaming service, an app, a membership, a magazine, a cloud storage plan. They're convenient, and they're easy to forget. This guide shows you how to find every one of them, cancel the ones you don't use (on an iPhone, an Android phone or a website), avoid free-trial traps and price creep, and recognize the fake renewal emails scammers send. Read it in any order; there's no test, and looking never costs a penny.

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PART 1

Getting Started

What a subscription really is, why they pile up so quietly, and a simple list that puts you back in charge.

CHAPTER 1

A Note from Bill

Hello, and welcome. If you've ever looked at a card statement and thought, "What on earth is that $12.99?" this guide is for **you**. Subscriptions are designed to be easy to start and easy to forget. That's not a failing on your part. It's how they're built.

I'm Bill. Helping folks feel at home with their technology is what I do every day, and I wrote this guide the way I'd explain it sitting beside you at your kitchen table: slowly, in plain English, with nothing taken for granted. If I use a word you don't know, I'll stop and explain it right there.

What you'll be able to do

- Find **every** recurring charge: on your statements, your iPhone or Android phone, Amazon and PayPal.
- Figure out who's behind a charge with a confusing name.
- Cancel the ones you don't use, in the right place, so they actually stay canceled.
- Ask for a refund when you were charged by mistake.
- Avoid free-trial traps, price creep and paying twice for the same thing.
- Recognize the fake "your subscription renewed" emails that scammers send.

Looking costs nothing

Here's the reassuring part: **looking at your subscriptions never cancels or changes anything.** You can open every list in this guide, read it, and close it again. A subscription only ends when you tap a button that clearly says **Cancel** and then confirm it. I'll point out each one.

WHAT THIS DOES FOR YOU

Why this matters

Most households have a few charges they've forgotten about. Finding them, and deciding on purpose which ones to keep, puts money back in your pocket every month, without giving up anything you actually enjoy.

And I'm a phone call away

If you get stuck, you're not stuck alone. Call me at **(330) 200-8042** and we'll sort it out together, with no judgment. So grab your latest card statement and a cup of coffee, and let's begin.

— Bill

CHAPTER 2

What a Subscription Is

A **subscription** is any arrangement where a company charges you again and again, on a schedule, until you tell it to stop. You agree once, and the charges keep coming automatically. That's the key idea: **silence means yes.** If you do nothing, it renews.

The kinds you'll meet

Kind	Examples
Streaming	TV and movie services like Netflix, Disney+, HBO Max, Peacock, Paramount+ and Hulu; music services like Spotify or Apple Music.
Apps	Phone and tablet apps that charge monthly or yearly: puzzles, photo editors, weather, fitness, dating, "cleaner" and VPN apps.
Storage	Extra space for photos and backups: iCloud+, Google One, Dropbox.
Memberships	Amazon Prime, warehouse clubs, roadside help, news sites, magazines.
Software	Antivirus, Microsoft 365, tax software that renews itself.
Boxes and deliveries	Meal kits, pet food, vitamins, coffee, razors.
Add-ons	Extras on your phone or internet bill: device insurance, premium channels, security add-ons.

Words you'll see

Word	What it means
Renews / auto-renew	It will charge you again on the renewal date unless you cancel first.
Billing date / renewal date	The day the next charge happens.
Free trial	A period you don't pay for, after which a paid subscription starts automatically.
Introductory price	A low price for the first months that later jumps to the regular price.
Billed through	The company that actually takes your money, such as Apple, Google Play, Amazon or PayPal, which may differ from the service you use.
Bundle	Several services sold together for one price.

CHAPTER 3

Why Subscriptions Pile Up

Nobody sets out to pay for six streaming services and three apps they never open. It happens a little at a time, for understandable reasons:

- **Free trials** that quietly turn into paid plans.
- **A show or game** you wanted to see, and a service you meant to cancel afterward.
- **Gifts and helpers:** a grandchild set something up on your phone, or a new TV came with a trial.
- **Price increases** that arrive by email and are easy to miss.
- **Charges with confusing names** on your statement, so you don't recognize them.
- **Several ways to pay:** some through Apple, some through Google, some through Amazon, some straight to the company. No single list shows them all.

GOOD TO KNOW

You're far from alone

AARP's 2026 technology trends research found that 19% of adults 50 and older planned to subscribe to a new streaming service in 2026, and that most already stream. New services keep arriving, so a once-a-year check-up of what you pay for is a healthy habit for everyone.

Checked against AARP Research (2026 Tech Trends, released December 2025) on November 13, 2026.

The goal isn't zero subscriptions

Subscriptions aren't bad. Many are good value and bring real enjoyment. The goal is simply that **every charge is one you chose and still want.** Keep what you love, drop what you don't use, and know what you're paying.

CHAPTER 4

Your Subscription List

The single most useful tool in this guide is a simple list. As you work through Part 2, write each subscription you find here. When you're done, you'll see your whole picture on one page, maybe for the first time.

Service	Cost	Monthly or yearly	Billed through	Renews on	Keep?

How to use it

1. Write down each charge you find, even ones you plan to keep.
2. In **Billed through**, note where you pay: your card directly, Apple, Google Play, Amazon, PayPal, or your phone or internet company. That tells you where to cancel later (Chapter 12, *The Golden Rule: Cancel Where You Pay*).
3. For yearly charges, divide by 12 to see the monthly cost. Yearly plans hide easily.
4. Mark **Keep**, **Cancel** or **Maybe** for each one.
5. Add up what you keep. That's your real monthly subscription bill.

TIP

Keep the list with your household papers

Put it in the same folder as your bills, and look it over once a year, perhaps when you do your taxes or your **Phone & Internet Bill Check-Up**. A five-minute glance catches most surprises.

PART 2

Finding Every Charge

Your statements, your phone, Amazon, PayPal and your email inbox each hold part of the picture. Here's how to check every one.

CHAPTER 5

Read Your Bank & Card Statements

Your bank and card statements are the one place *every* subscription eventually shows up, no matter how you signed up. Start here.

What to do

1. Gather the last **three months** of statements for every card and bank account you use, paper or online. Three months catches monthly charges and many quarterly ones.
2. Also pull up the statement from about **a year ago**. Yearly renewals only appear once a year.
3. Go line by line with a pen or highlighter. Mark any charge that repeats, or that looks like a service rather than a store purchase.
4. Watch especially for charges that start with **APPLE.COM/BILL**, **GOOGLE**, **AMAZON** or **PAYPAL**. Those are "billed through" charges; Part 2 shows how to see what's behind each one.
5. Write each one on your list (Chapter 4, *Your Subscription List*).

TIP

Let your bank's app help

Many bank and card apps now group repeating charges together, under names like **Recurring**, **Subscriptions** or **Bills**. Look in your bank's app or website. It's a handy head start, though it can miss some, so still skim the full statement.

GOOD TO KNOW

Small charges matter most

Big charges get noticed. It's the $4.99 and $9.99 charges that hide for years. Give the small ones extra attention.

CHAPTER 6

Apple Subscriptions on iPhone & iPad

If you have an iPhone or iPad, any subscription you started inside an app (Apple Music, iCloud+, Apple TV, or a third-party app like a puzzle or streaming app) is billed through Apple and listed in one place.

See your Apple subscriptions

1. Open the **Settings** app (the gray gear).
2. Tap **your name** at the very top.
3. Tap **Subscriptions**.
4. You'll see **Active** subscriptions with their price and renewal date, and below them **Inactive** ones that have already ended.

Checked against Apple Support on November 13, 2026.

See past Apple charges

To match a charge on your statement to a specific app, use Apple's purchase history:

1. On any device, go to **reportaproblem.apple.com** in a web browser and sign in with your Apple Account.
2. You'll see a list of your recent purchases and subscription charges.
3. Not sure what something is? Search for the dollar amount from your statement.

Checked against Apple Support (View your purchase history) on November 13, 2026.

HEADS UP

More than one Apple Account?

If the charge isn't in your list, it may be on a different Apple Account, perhaps an old one or one a family member made for you. Search your email for **"receipt from Apple"** or **"invoice from Apple"** to see which email address it went to.

GOOD TO KNOW

Family Sharing

If you're the organizer of a Family Sharing group, family members' purchases may be charged to your card. Their subscriptions appear under their own Apple Accounts, so ask them to check their lists too.

CHAPTER 7

Google Play Subscriptions on Android

On an Android phone or tablet, subscriptions started inside apps are usually billed through **Google Play**. They're all listed in the Play Store.

See your Google Play subscriptions

1. Open the **Google Play Store** app.
2. Tap your **profile picture** (or initial) in the top-right corner.
3. Tap **Payments & subscriptions**, then **Subscriptions**.
4. You'll see each subscription, its price and when it renews.

Checked against Google Play Help on November 13, 2026.

TIP

On a computer

You can see the same list in a web browser: go to **play.google.com**, sign in, click your profile picture, then **Payments & subscriptions**.

HEADS UP

Check every Google account

Only subscriptions on the account you're signed in to appear. If you have more than one Google account (a Gmail address and an older one, say), switch accounts in the Play Store and check each.

CHAPTER 8

Amazon Memberships & Subscriptions

Amazon can bill you for several things besides orders: **Prime**, **Prime Video channels** (add-ons like premium movie channels), **Kindle Unlimited**, **Audible**, **Amazon Music Unlimited**, **Subscribe & Save** deliveries, and app subscriptions on Fire TV and Fire tablets.

See them all

1. Go to **amazon.com** in a web browser (or open the Amazon Shopping app) and sign in.
2. Open **Your Account** (under **Account & Lists** on the website).
3. Find **Memberships & subscriptions**, under **Account settings**.
4. Look through the list. Each item shows its renewal date and price.

Checked against Amazon Help on November 13, 2026.

GOOD TO KNOW

Subscribe & Save is separate

Repeating product deliveries (paper towels, coffee, pet food) are managed under **Subscribe & Save** in Your Account, not under memberships. Check there too.

TIP

Prime Video channels add up

Channels you added inside Prime Video each carry their own monthly charge on top of Prime. They're easy to forget after a free week. Look for them in the Memberships & subscriptions list.

CHAPTER 9

PayPal Automatic Payments

If you ever chose "Pay with PayPal" for something that renews, PayPal keeps an **automatic payment** agreement with that company. These show up on your card statement as PAYPAL followed by a name.

See them on the PayPal website

1. Go to **paypal.com** and log in.
2. Click the **Settings** gear.
3. Click **Payments**.
4. Click **Automatic payments** (some accounts show **Subscriptions and saved businesses**). Each company you've allowed to charge you is listed.

Checked against PayPal Help on November 13, 2026.

GOOD TO KNOW

In the PayPal app

The app moves things around between versions. Look for **Subscriptions** or **Linked businesses**, often under your profile or the menu. The companion **PayPal** manual has more.

CHAPTER 10

Search Your Email for Receipts

Almost every subscription sends a receipt or a "your plan renews soon" email. Your inbox's search box can turn them up in minutes.

Words to search for

Type each of these into your email's search box, one at a time:

- **subscription**
- **renewal** and **renews**
- **receipt**
- **your free trial**
- **membership**
- **auto-renew**
- **billing**

Skim the results for company names you recognize from your statements, and for services you'd forgotten. Add any new ones to your list.

STAY SAFE

Read, don't click

Use these emails only to *learn* what you're paying for. When it's time to cancel, go to the company's app or website yourself, or the Apple, Google or Amazon list, rather than tapping a link in an email. Scammers send fake receipts that look just like real ones (Chapter 27, *Fake Renewal Scams*).

CHAPTER 11

"Who Is Charging Me?"

Statement names can be cryptic: a string of capital letters, a parent company you've never heard of, or a "billed through" name like APPLE.COM/BILL. Here's how to solve the mystery.

Work through these

1. **Billed through Apple?** Check reportaproblem.apple.com for the amount (Chapter 6, *Apple Subscriptions on iPhone & iPad*).
2. **Billed through Google?** Check Play Store > profile picture > **Payments & subscriptions** (Chapter 7, *Google Play Subscriptions on Android*).
3. **Billed through Amazon or PayPal?** Check their lists (Chapter 8, *Amazon Memberships & Subscriptions*, Chapter 9, *PayPal Automatic Payments*).
4. **Something else?** Search your email for the exact dollar amount, or for the odd name on the statement.
5. **Still a mystery?** Call the number on the back of your card. The card company can tell you more about who charged you, and can help if it's a charge you never agreed to.

HEADS UP

A charge you truly didn't make

If a charge isn't from any subscription you have, and nobody in the family recognizes it, treat it as possible fraud. Call the number on the back of the card right away. Chapter 26, *Help from Your Card Company* explains disputes.

GOOD TO KNOW

Phone and internet bills hide subscriptions too

Your wireless carrier or internet company may be billing you for streaming bundles, device insurance or add-ons. Those appear on *their* bill, not as a separate card charge. Chapter 24, *Extras on Your Phone & Internet Bill* covers them.

PART 3

Canceling

The one rule that makes canceling work, step-by-step directions for iPhone, Android, Amazon and the big streaming services, and how to make sure it stuck.

CHAPTER 12

The Golden Rule: Cancel Where You Pay

Here's the most important idea in this part: **you cancel a subscription in the place that bills you.** That isn't always the service itself.

If your statement says…	Cancel it here
APPLE.COM/BILL	iPhone or iPad: Settings > your name > Subscriptions (Chapter 13, *Cancel on an iPhone or iPad*)
GOOGLE or GOOGLE PLAY	Play Store > profile picture > Payments & subscriptions (Chapter 14, *Cancel on an Android Phone*)
AMAZON or AMZN DIGITAL / PRIME	Amazon > Your Account > Memberships & subscriptions (Chapter 15, *Cancel Amazon Prime, Channels & Other Amazon Memberships*)
PAYPAL followed by a name	Cancel with the company, then also cancel the automatic payment in PayPal (Chapter 9, *PayPal Automatic Payments*)
The service's own name (NETFLIX.COM, for example)	The service's own website or app (Chapter 16, *Cancel a Streaming Service on the Web*)
Your phone or internet company	Call that company or use its app (Chapter 24, *Extras on Your Phone & Internet Bill*)

Two things that do NOT cancel

- **Deleting the app.** Removing an app from your phone doesn't stop the charges. Apple, Google, Netflix and HBO Max all say so plainly.
- **Ignoring the emails** or unsubscribing from the company's newsletters. That stops the emails, not the bill.

STAY SAFE

Go there yourself

Always reach the place to cancel by opening the app or typing the website address yourself, never through a link in an email or text. A fake "cancel here" link is a favorite scam.

CHAPTER 13

Cancel on an iPhone or iPad

For anything billed through Apple (APPLE.COM/BILL on your statement):

1. Open **Settings**.
2. Tap **your name** at the top, then tap **Subscriptions**.
3. Tap the subscription you want to stop.
4. Tap **Cancel Subscription**. You may need to scroll down to find it.
5. Confirm when asked.

Checked against Apple Support on November 13, 2026.

GOOD TO KNOW

No Cancel button?

If there's no Cancel button, or you see a message in red saying when it expires, the subscription is **already canceled**. It'll simply run out on that date. If the subscription isn't listed at all, it's billed somewhere else (another Apple Account, the company directly, or your carrier).

TIP

You keep it until the end of the period

After you cancel, you can usually keep using the service until the end of the time you've already paid for. So it's fine to cancel right away, even if the renewal is weeks off. That way you won't forget.

HEADS UP

Free trials: cancel a day early

Apple advises canceling a free trial **at least 24 hours** before it ends to avoid being charged.

Checked against Apple Support on November 13, 2026.

CHAPTER 14

Cancel on an Android Phone

For anything billed through Google Play (GOOGLE on your statement):

1. Open the **Google Play Store** app.
2. Tap your **profile picture** in the top-right corner.
3. Tap **Payments & subscriptions**, then **Subscriptions**.
4. Tap the subscription you want to cancel.
5. Tap **Cancel subscription**, and follow the on-screen steps. You may be asked for a reason.

Checked against Google Play Help on November 13, 2026.

GOOD TO KNOW

Pause instead of cancel

Some apps let you **pause** a Google Play subscription instead of canceling. The pause starts at the end of the current billing period. It's useful for a service you use only part of the year.

HEADS UP

Can't find it in Google Play?

Google Play can only cancel subscriptions that were started through Google Play. If it isn't listed (and you've checked your other Google accounts), it's billed by the company directly. Cancel on its website.

CHAPTER 15

Cancel Amazon Prime, Channels & Other Amazon Memberships

Ending Prime

1. On amazon.com, open **Account & Lists**, then **Prime Membership** (or go to Your Account > **Memberships & subscriptions**).
2. Choose **Manage membership** (some screens say **Update, cancel and more**).
3. Choose **End membership**.
4. Amazon will show you what you'd lose and may offer alternatives. Read each screen and keep choosing the option to continue canceling until you see a confirmation.

Checked against Amazon Help on November 13, 2026.

GOOD TO KNOW

Several "are you sure?" screens

Amazon, like many companies, shows a few screens before the cancellation goes through. That's normal. Read the buttons carefully; the one that keeps your membership is often bigger and brighter. You're done only when you see a message confirming the end date.

Channels and other memberships

1. Go to Your Account > **Memberships & subscriptions**.
2. Find the channel or membership (a Prime Video channel, Kindle Unlimited, Audible, Amazon Music Unlimited).
3. Choose its settings or **Cancel subscription** option and confirm.

TIP

Prime Video without Prime

If you subscribe to Prime Video on its own (not full Prime), it's managed in your account on primevideo.com.

CHAPTER 16

Cancel a Streaming Service on the Web

If you pay a streaming service directly (its own name appears on your statement), cancel on its website. A computer or tablet web browser works best; many TV apps don't offer a cancel button at all.

Netflix

1. Go to **netflix.com** and sign in.
2. Open your **Account** page and find **Membership**.
3. Choose **Cancel Membership**, then **Finish Cancellation**.
4. Netflix sends a confirmation email. You can keep watching until the end of the period you paid for.

Checked against the Netflix Help Center on November 13, 2026.

> **GOOD TO KNOW**
> **No cancel option at Netflix?**
> Then you're billed through someone else: Apple, Google, your phone company or internet company (Netflix has packages with T-Mobile, Verizon, Spectrum, Xfinity and others). Cancel through that company.

HBO Max

The service called **Max** went back to the name **HBO Max** in 2025. Same service, same account.

1. In a web browser, go to **hbomax.com/subscription** and sign in. (In the app: choose your profile, then **Subscription**.)
2. Choose to cancel, and confirm.
3. No cancel option? The top of the subscription screen shows who bills you, such as Apple, Google Play, Amazon or Roku. Cancel there.

Checked against the HBO Max Help Center on November 13, 2026.

Disney+, Hulu, Peacock, Paramount+ and others

These follow the same pattern. Exact button names change from time to time, so look for these words:

1. Sign in on the service's website in a web browser.

2. Open your **profile** or **Account**.
3. Find **Subscription**, **Plan** or **Membership**.
4. Choose **Cancel**, and keep going until you see a confirmation.

HEADS UP

Bundles are tricky

If you have a bundle (Disney+ with Hulu, for example), canceling one part may change or end the whole bundle, or may leave one piece still billing. Read the confirmation carefully, and check your next statement.

TIP

Sign up through a TV, cancel through its store

If you started a service from a Roku, Fire TV or smart TV menu, it may be billed through that company. Roku subscriptions are managed on **my.roku.com**; Fire TV app subscriptions are in your Amazon **Memberships & subscriptions** list.

CHAPTER 17

Canceling by Phone, Chat or Mail

Some companies, especially gyms, newspapers, magazines, home security and some software, still want you to call or write. That's fine. A few habits make it go smoothly.

Before you call

- Have your **account number** or the email address on the account ready.
- Find the phone number on the company's own website or on your bill, not from an ad in search results.
- Decide ahead of time: "I'd like to cancel." You don't have to give a reason.

During the call

- Expect a **retention offer**, such as a discount to stay. If you truly want to keep it at the lower price, great. If not, politely repeat, "No thank you, please cancel it."
- Ask for a **confirmation number** and the **date** the cancellation takes effect. Write them down, with the name of the person you spoke to.
- Ask whether you'll get a final bill or any refund.

> TIP
>
> **In writing, keep a copy**
>
> If you cancel by email or letter, keep a copy and the date you sent it. For a letter, a tracked mailing service gives you proof.

CHAPTER 18

After You Cancel: Make Sure It Stuck

1. Watch for the **confirmation email**, and keep it in a folder named "Canceled."
2. On Apple or Google, check the subscription list: it should show an **end date** or move to **Inactive**/**Expired**.
3. Mark the renewal date on your calendar and check your **next statement** after it. No charge? You're done.
4. Canceled through a company but paid with PayPal? Also cancel the automatic payment in PayPal (Chapter 9, *PayPal Automatic Payments*).
5. Update your subscription list (Chapter 4, *Your Subscription List*).

HEADS UP

Charged after canceling?

First check that it isn't the final charge for a period you already used, or a second account. If it truly came after the cancellation took effect, contact the company with your confirmation. If they won't fix it, your card company can help (Chapter 26, *Help from Your Card Company*).

CHAPTER 19

Asking for a Refund

Charged for a renewal you forgot about, or for a subscription you never meant to start? It's often worth asking for a refund. The answer isn't always yes, but asking politely costs nothing.

Apple purchases

1. Go to **reportaproblem.apple.com** and sign in.
2. Tap or click **I'd like to**, then choose **Request a refund**.
3. Choose your reason, pick the charge, and submit.
4. Apple says to allow up to **48 hours** for an update. You can check progress at **reportaproblem.apple.com/status**.

Checked against Apple Support on November 13, 2026.

HEADS UP

A refund doesn't cancel

Asking Apple for a refund and canceling are two separate steps. If you don't want the subscription, also cancel it (Chapter 13, *Cancel on an iPhone or iPad*).

Google Play

Google Play says past subscription payments generally aren't refundable, with some exceptions in its refund policies. If you were charged by mistake, use Google Play Help's refund request option, or contact the app's developer, whose contact details are on the app's Play Store page.

Checked against Google Play Help on November 13, 2026.

Everything else

Contact the company through its own website, explain briefly and politely, and ask. Mention how long you've been a customer and that the renewal was unexpected. Many companies will refund a recent renewal you haven't used.

PART 4

Not Overpaying

Free-trial traps, price creep, yearly versus monthly, bundles, and the extras hiding on your phone and internet bills.

CHAPTER 20

Free-Trial Traps

"Free for 7 days" (or 30) sounds harmless. But most free trials need a card number, and they turn into paid subscriptions automatically if you don't cancel in time. That's the trap.

The safe way to take a free trial

1. Before you start, read the fine print: **how long** is the trial, and **what will it cost** after?
2. Start the trial, then **cancel right away** (on Apple or Google, canceling usually lets you keep the trial until it ends). Check the screen says so.
3. If you'd rather not cancel early, set a **reminder** on your phone two days before the trial ends.
4. Write it on your subscription list (Chapter 4, *Your Subscription List*).

HEADS UP

Watch for these red flags

Trials that ask for a card for something that should be free; "free" offers with shipping fees (common with supplements and skin creams); trials that start a *yearly* plan; and apps that pop up a trial screen with a tiny "X" to close it. When in doubt, close the screen and don't sign up.

TIP

Cancel a day early

Many trials renew a day before you'd expect, or at a time of day in another time zone. Apple advises canceling at least 24 hours before a trial ends. It's a good rule for every service.

CHAPTER 21

Price Increases

Subscription prices tend to rise over time, and the notice usually arrives as an email that's easy to skim past. A service that was a bargain when you signed up may cost noticeably more today.

What to do

- When you see an email about a price change, open your subscription list and update the price.
- Ask yourself: at the *new* price, do I still use it enough?
- Look for a cheaper plan from the same service. Many streaming services offer a lower-cost plan with advertisements.
- Consider rotating (Chapter 23, *Bundles & Rotating Services*): keep one or two services at a time instead of all of them.

GOOD TO KNOW

Apple and Google tell you too

When an app's price goes up, Apple and Google typically notify you, and for some increases they ask you to agree before you're charged the new price. If you don't agree, the subscription ends. Read those notices; they're a natural moment to decide.

TIP

Check the current price yourself

Prices change often, so this guide doesn't list them. The service's own website always shows the current price for each plan. Look there rather than relying on an old email or an article.

CHAPTER 22

Monthly or Yearly?

Many services offer a yearly plan that works out cheaper than paying month by month. Whether that's a good deal depends on you.

Yearly can be smart when…	Monthly is safer when…
You've used the service steadily for a year or more	You're trying something new
The yearly price is clearly lower than 12 months	You only want it for one show or season
You'll remember the renewal date next year	You like to rotate services
It's something essential, like cloud storage for your photos	Money is tight and you want flexibility

HEADS UP

Yearly renewals surprise people

A yearly charge appears only once, so it's easy to forget, and the renewal can be a big number. Put the renewal date on your calendar the day you sign up, with a reminder a week before.

CHAPTER 23

Bundles & Rotating Services

Bundles

A **bundle** packages several services for one price, either from the services themselves or from your phone or internet company. A bundle is good value only if you'd pay for most of what's in it anyway.

- Check that you aren't paying for a service twice: once in a bundle and once on its own.
- Know who bills the bundle. That's where you'd cancel it.
- Promotional bundles often end after a year and switch to full price. Note the date.

Rotating: one or two at a time

You don't need every service all year. Many families keep one or two, then switch: subscribe to one for a month or two while there's something to watch, cancel, and move to another. Your account, watch lists and profiles are usually kept for a while after you cancel, so coming back is easy.

TIP

Free alternatives

Your local library may offer free streaming and e-books through apps like Libby, hoopla or Kanopy with a library card, and there are free, ad-supported streaming services too. The companion **Streaming Services Explained** manual covers them.

CHAPTER 24

Extras on Your Phone & Internet Bill

Wireless carriers and internet companies often add subscriptions directly to their bill: streaming bundles, device protection, security add-ons, extra lines or equipment rentals. They don't show up on your Apple or Google list, and they're easy to overlook.

What to look for

- Streaming services included "free" for a while, then charged.
- Device insurance or protection plans on old phones you no longer have.
- Security or "internet protection" add-ons.
- Rented equipment (a modem or router you could own instead).
- Lines or devices you no longer use, such as an old tablet or smartwatch line.

TIP

This is what the Bill Check-Up is for

Reading a phone or internet bill line by line is exactly what my **Phone & Internet Bill Check-Up** does. The companion manual **Choosing an Internet Plan & Reading the Bill** also walks through an internet bill item by item.

PART 5

Your Rights & Staying Safe

What the law says about canceling, how your card company can help, and the fake renewal scams that target subscribers.

CHAPTER 25

Your Rights: "Click to Cancel" and the Law

You may have heard about a federal "click to cancel" rule that would have required companies to make canceling as easy as signing up. Here's where things stand as of November 2026, in plain terms.

The federal rule

- In 2024 the Federal Trade Commission (FTC) adopted an updated rule on automatic subscriptions, often called the "click to cancel" rule.
- In **July 2025**, a federal appeals court (the Eighth Circuit) **threw the rule out** before its main parts took effect, because of how it was written, not because of what it required.
- In **March 2026**, the FTC started the rule-making process over again by asking the public for comments. A new rule, if one comes, is likely still a long way off.

Checked against FTC announcements and law-firm summaries of the Eighth Circuit decision on November 13, 2026.

What still protects you

- An existing federal law, the **Restore Online Shoppers' Confidence Act** (ROSCA), still requires online sellers to clearly disclose the terms, get your consent before charging you, and offer a simple way to stop recurring charges. The FTC continues to bring cases under it.
- Several states, including **California** and **New York**, have their own automatic-renewal laws with rules about notices and online canceling. Rules differ from state to state.
- Your **card company** can help with charges you didn't authorize (Chapter 26, *Help from Your Card Company*).

GOOD TO KNOW

What this means day to day

Some companies make canceling easy; some still make you call or click through several screens. Either way, you have the right to stop. Be persistent and polite, keep your confirmation, and if a company won't let you go, report it at **ReportFraud.ftc.gov** or to the Ohio Attorney General's consumer protection office.

CHAPTER 26

Help from Your Card Company

Your credit or debit card company is a powerful ally when a subscription won't take no for an answer, or when a charge appears that you never agreed to.

Disputing a charge

1. Try the company first, with your cancellation confirmation in hand. Many problems end there.
2. If that fails, call the number on the **back of your card** (or use the bank's app) and say you want to **dispute** a charge.
3. Explain what happened: when you canceled, your confirmation number, and the charge you're disputing.
4. Ask how long the review takes, and watch your statement.

> **GOOD TO KNOW**
>
> **Credit cards give you more protection**
>
> Federal law gives credit-card holders the right to dispute billing errors, and it's best to report a problem within **60 days** of the statement that first showed it. Debit cards have different rules and can tie up your own money while it's sorted out. For subscriptions, a credit card is generally the safer card to use.

Stopping future charges

- **Ask the card company to block the merchant.** Many will stop future charges from a specific company once you've canceled.
- **Replace the card** if a company keeps charging you after you've canceled, or you suspect fraud. The new number stops charges that were tied to the old one. (Remember to update the services you *do* want to keep.)
- **Virtual card numbers:** some card companies let you create a separate number for one service, which you can switch off at any time. Check your card's app or website.

HEADS UP

A new card number doesn't cancel the subscription

Some companies receive your new card number automatically from the card network, and you may still owe money under the agreement. Always cancel with the company too; a card change is a backstop, not a substitute.

CHAPTER 27

Fake Renewal Scams

One of the most common scams in America looks like a subscription receipt. Knowing its shape takes away its power.

SCAM ALERT

"Your subscription has been renewed for $399.99"

An email or text says you've been charged hundreds of dollars to renew a tech-support or antivirus subscription. The FTC says scammers use well-known names like **Geek Squad**, **McAfee** and **Norton**, plus PayPal, Amazon and others. The message says to call within 24 hours to cancel or get a refund. There's no real charge. The phone number goes to the scammer.

What happens if you call

- They offer to "process your refund" and ask to connect to your computer remotely.
- They ask for your bank or card details to "send the refund."
- They claim they refunded **too much** by mistake, and pressure you to send the difference back with **gift cards**, a **wire**, a **bank transfer**, **cryptocurrency** or a payment app.

Checked against FTC Consumer Advice on November 13, 2026.

How to handle one

1. **Don't call** the number, click a link or open an attachment.
2. Check your real card and bank statements. No matching charge? It's a scam.
3. If you're worried it might be real, contact the company using a number or website **you** look up, not the one in the message.
4. Delete the message. You can report it at **ReportFraud.ftc.gov**.

SCAM ALERT

The giveaway: refunds don't come by gift card

No real company asks you to buy gift cards, send cryptocurrency, or let them into your computer to give you a refund. Anyone who does is a scammer, every time.

If you already called

1. Hang up. Don't answer if they call back.
2. If they connected to your computer, turn it off and get help before using it again for banking.
3. Call your bank and card companies using the numbers on the back of your cards.
4. Change passwords for email and banking from a different, safe device.
5. Report it at ReportFraud.ftc.gov.

FROM BILL

Call before you call them

If a renewal message gives you that sinking feeling, call me first. I'll look at it with you, and we'll check your real accounts together. A few minutes of checking can save a great deal of heartache.

PART 6

When to Call Bill & Your Cheat-Sheet

When a hand saves worry, and every everyday move on a single page.

CHAPTER 28

When to Call Bill

This guide will carry you through most subscription questions on your own. But part of being helpful is being honest about when a hand saves you time and worry. Here's when I'd pick up the phone.

Good reasons to call

- You'd like someone to go through your statements and phone with you and build your subscription list.
- A charge has a name nobody recognizes, and you can't tell who's billing you.
- You're juggling several Apple or Google accounts and can't find where something's billed.
- A company won't let you cancel, or keeps charging after you did.
- You received a "renewal" email or call and aren't sure if it's real.
- You already called a number from a suspicious message, or let someone onto your computer.

Things you can handle yourself

Checking your Apple, Google Play, Amazon and PayPal lists, canceling in the right place, confirming the cancellation stuck, asking Apple for a refund, and handling free trials. These are all yours now. Keep this guide handy as your refresher.

FROM BILL

How I like to help

I'm Bill, and I bring 30+ years of professional experience to helping folks feel at home with their technology, right here in Portage County, Ohio. I don't rush, I don't talk down to anyone, and there's no such thing as a silly question. We can go through your subscriptions together over the phone or a screen share, or at your kitchen table: $49 remote · $99 in your home. Call **(330) 200-8042** or book at **billshometech.com/book**. If I'm with another client, Sophie, my AI receptionist, will take your details so I can call you back.

Thank you for taking the time to do this. Every forgotten charge you find is money back in your pocket, month after month.

— Bill

CHAPTER 29

Your Subscriptions Cheat-Sheet

Keep this handy. The everyday moves, all in one place.

Where to see and cancel

Billed through	Where to look
Apple (iPhone, iPad)	Settings > your name > **Subscriptions** > pick one > **Cancel Subscription**
Apple purchase history and refunds	**reportaproblem.apple.com** > I'd like to > Request a refund
Google Play (Android)	Play Store > profile picture > **Payments & subscriptions** > Subscriptions > **Cancel subscription**
Amazon	Your Account > **Memberships & subscriptions**; Prime: Manage membership > End membership
PayPal	paypal.com > Settings > Payments > **Automatic payments**
Netflix	netflix.com > Account > Membership > **Cancel Membership**
HBO Max	**hbomax.com/subscription**
Other streaming	Website > Account > Subscription or Plan > Cancel
Phone or internet company	Their app, or the number on your bill

The rules of thumb

- **Cancel where you pay.** Deleting the app doesn't cancel.
- Cancel free trials **at least a day early**, or right after you start.
- Keep every cancellation confirmation, and check the next statement.
- Check your statements, including one from a year ago, once a year.
- Never cancel or "get a refund" through a link or number in an unexpected message.
- Nobody real asks for gift cards, crypto or remote access to refund you.

WHAT THIS DOES FOR YOU

You're in charge of your subscriptions now

You know where every recurring charge hides, how to cancel it properly, how to avoid the traps, and how to spot the scams. Keep what you enjoy, drop what you don't, and enjoy the money you save.

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