

Subscription Audit Checklist

Rent Nothing

Find every recurring charge in one afternoon. Repeat quarterly.

Before you start

- Block 60–90 minutes. Phone on silent.
- Grab last 3 months of bank and card statements.
- Open a notes doc or spreadsheet for your inventory.
- Label shared vs personal accounts (partner, kids, work).

Bank & card statements

- Highlight any charge that repeats monthly or annually.
- Flag merchants you don't recognize — search the exact name online.
- Check PayPal, Venmo, and Cash App for wrapped subscriptions.
- Review secondary cards and store cards (Target, Amazon, etc.).
- Note annual charges — they hurt because we forget them.

App stores

- Apple:** Settings → your name → Subscriptions
- Google Play:** play.google.com → Payments & subscriptions
- Amazon:** Account → Memberships & subscriptions
- Microsoft:** account.microsoft.com → Services & subscriptions

Email search

Search your inbox for: receipt, renewal, trial, subscription, invoice, your plan.

- Export or list every service that emails you billing notices.
- Check spam for trial-ending warnings you ignored.

Household & family

- Streaming on shared TVs (Roku, Fire TV, Apple TV apps).
- Kids' games with in-app subscriptions.
- School apps, learning platforms, delivery memberships.
- IoT / smart home cloud fees (cameras, doorbells, filters).

Decision for each service

Service	\$/mo	Last used	Keep	Pause	Cancel	Replace with

Annual savings snapshot

If I cancel...	Monthly saved	× 12 = annual