

The 10-Minute Subscription Check

A short way to see what renews, mark the dates and decide what stays.



FIND WHAT YOU NEED

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START YOUR SUBSCRIPTION CHECK

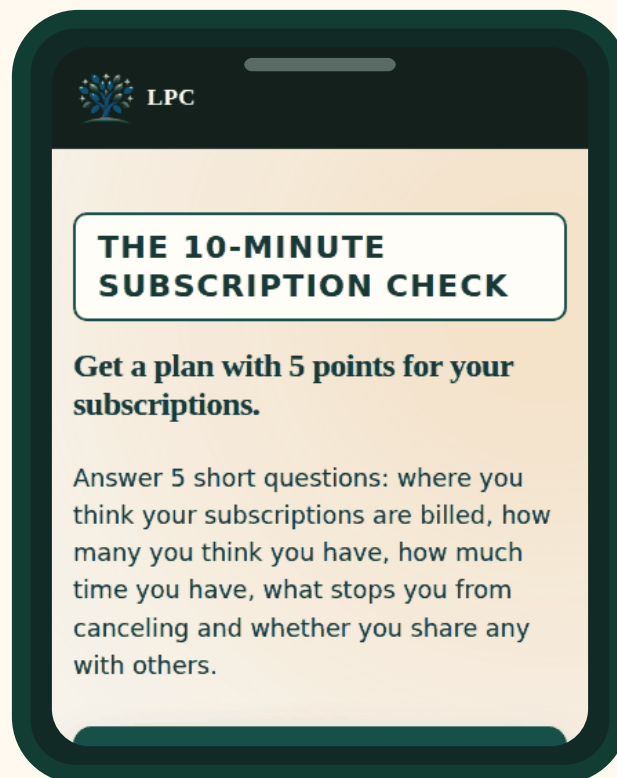
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Quick Route: Start with the Subscription Check Companion App



If you look at your bank statement and wonder what some of those charges are, the Subscription Check Companion App can help you start now.

CONTINUED

You answer 5 questions, and the app gives you a plan with 5 points: find your subscriptions, write the dates, choose what stays, find the way to cancel the rest and set one reminder.

Save favorites and add personal notes, so your app is tailored to your preferences.

You can create 2 complete personalized plans free.

Read the Important Note About Subscription Rules and Charges first. Then use the app for a plan, or keep reading and learn the method at your own pace.

Open the Subscription Check Companion App

<https://subscriptioncheck.lifeperksclub.com>

A GENTLE NOTE

Important Note About Subscription Rules and Charges



This guide gives everyday ideas for finding your subscriptions and trial offers, writing down the dates and choosing what stays. It is general information. It is not legal, financial or banking advice.

CONTINUED

It does not tell you whether to cancel anything. It does not promise that you can cancel, get money back or win a dispute. It gives no figures, no amounts and no savings. It gives no rules for any company, state or card.

The 10-minute frame, the 4 kinds, the order of steps, the one list and the one reminder are this guide's own ideas. They are a way to make a small start. They do not come from an official source.

The guide leans on one page from the Federal Trade Commission, the FTC. Whenever the guide says what that page says, it says "according to the FTC". Everything else is the guide's own suggestion, and it says so.

CONTINUED

This guide and the companion app never ask you for a card number, an account number, a Social Security number or a password. Please do not type those into either one, and do not write them in your notes.

If you are not sure about a charge, write "ask" next to it. Then ask the company, your card company or your bank, using the way they list on their own pages.

You never have to do a step that feels like too much. If a step does not fit your life, skip it and go on to another one.

[START HERE](#)

Why Subscriptions Renew When You Are Not Looking



Most people do not plan to pay for things they do not use. It happens one small yes at a time. A trial offer starts, a plan renews and a month goes by.

A subscription is easy to start and quiet to keep. There is no bill in the mailbox and no reminder.

CONTINUED

The charge simply shows up on a statement among many others.

Each one is small to think about. Together they are hard to see, because they live in different places: a card, an app store, a bank and an email inbox.

That is why a charge can sit on a statement for months. Nobody did anything wrong. The charge was small, the name was unclear and the day was busy.

There is also the trial offer. It feels like no decision, because nothing is charged today. The decision comes later, on a day nobody wrote down.

CONTINUED

This guide does not make the charges go away. It does something smaller. It shows you how to make one list, write one date next to each line and set one reminder.

You do not need to be good with money or with apps. You need your statements, your phone, a pen and about 10 minutes.

The 10 minutes are a starting frame, not a promise that every subscription is found in 10 minutes. It means one short sitting is enough to know what comes next.

THE 4 KINDS OF SUBSCRIPTIONS

The 4 Kinds of Subscriptions



A subscription is anything that charges you again and again. This guide sorts them into 4 kinds. The

CONTINUED

sorting is the guide's own idea. It is not an official list.

Entertainment. Streaming, music, games and reading. They are easy to start and easy to forget.

Tools and apps. Storage, photo space, software and anything on your phone that renews. These are often billed through an app store.

Memberships. A club, a store, a gym or a service that lists you as a member. Some renew once a year, so the date is easy to lose.

CONTINUED

Trial offers. Anything that starts free and then charges. This kind has a date at the end that matters most.

If something does not fit, put it with the kind that feels closest. The kinds are only there to help you look at less at a time.

Some people also have a fifth pile for things they are not sure about. Call it "ask". That is a fine pile to have.

THE METHOD

Your 10-Minute Subscription Task Dump



A task dump means writing down every subscription and trial you can think of, without sorting them. Set a timer for 10 minutes. This frame is the guide's own.

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Take a piece of paper or open the notes on your phone. Write one line for each. Do not put them in order. Do not worry about whether it is big or small.

If you get stuck, scroll through your last statement and your email. Write down any name you do not know. A line that says "what is this?" is a complete line.

You can also look at the 4 kinds. Ask: what is still open for entertainment? For tools and apps? For memberships? For trial offers?

CONTINUED

Your list may look like this: a music app, a photo storage plan, a store membership, a trial from last week and a game on a tablet. These are only examples. Your list will be different.

Next to each line you may write where it is billed: "card", "app store", "bank" or "not sure". You will use this when you look for the date.

When the timer rings, stop. You do not have to finish the list. A half list is better than a list in your head.

Keep the page. The next sections tell you how to use it.

THE METHOD

The 10-Minute Subscription Check: Order of Steps



ONE LIST - ONE DATE - ONE REMINDER - 10 MINUTES

Here is the order this guide suggests. It is the guide's own order. It is not from an official source, and you can change it to fit your life.

CONTINUED

1. **Make one list.** Write down what you find. Use the task dump.
2. **Write one date.** Next to each line, write the day it renews or the day a trial ends.
3. **Decide what stays.** For each line, write "keep", "ask" or "stop".
4. **Find the way to cancel.** For each "stop", write where to do it.

CONTINUED

5. **Set one reminder.** Put one day in your calendar to look again.

You do not need to finish one step for every line before you start the next. But if you are not sure where to start, start at the top.

Take your list and pick 3 lines. Do the first step for them today. A short list that you finish is better than a long list that you drop.

If you have a partner or a housemate, show them the list when you are done. 2 people looking at the same page often find a line that one of them forgot.

The next sections go through the steps one by one.

SUBSCRIPTION CHECK

Subscription Check: Where to Look for Your Subscriptions



This section is the guide's own list of places to look. It is not official. It only helps you find what you already have.

CONTINUED

Start with the place where you pay most things. Look at the last few statements from your card or your bank. Write down every name that repeats.

Next, look at your phone. Many apps are billed through the app store on your phone. Look in the part of your phone that lists your subscriptions, and write down each name.

Then look in your email. Search for words such as "receipt", "renewal", "trial" and "welcome". Write down each name that you do not already have.

Then look at the people you share with. A partner, a child or a parent may have started something on your card. Ask them, kindly, and write it down.

CONTINUED

Last, look at what you remember. Write down anything that you think you pay for and have not found yet. It may be a trial that you meant to cancel.

You can also look at gifts and plans that came with something else. A plan that a friend set up or that came with a phone may renew too. Write it down, and write who started it.

If you cannot find where something is billed, write "not sure". That is a complete answer for today.

Do not type your card number or your account number on your list. A name and a place are enough. Write "card" or "app store", not the number.

SUBSCRIPTION CHECK

Subscription Check: Trial Offers and Renewal Dates



A date is what makes a list useful. A line without a date can stay a worry. A line with a date is a small task.

According to the FTC, if you sign up for a trial offer, you should mark the end date on your calendar so

CONTINUED

that a charge does not surprise you. This guide turns that idea into the one date next to each line.

For each line on your list, look for the day it renews or the day a trial ends. You may find it in your email, in the app or on the company's own page.

Write the date next to the line. If the date is for a trial, write "trial" next to it. This is the date that matters most.

If you cannot find a date, write "ask" and go on. You can find out later, from the company.

CONTINUED

Now look at your list from top to bottom. Circle the 3 dates that come first. These are the ones for this week and next week.

Put those 3 dates in your calendar with the name of the subscription. That is already a good start.

If you have a trial that ends soon, put it first. A trial date can pass without anyone noticing.

The guide does not say what any company charges, because it does not know. It also gives no tips on how to pay less.

SUBSCRIPTION CHECK

Subscription Check: Reading the Terms Before You Sign Up



This section is for the next time you start something new. It is short, and it uses only what the FTC page says.

According to the FTC, before you sign up for a trial offer or a subscription, you should read the terms

CONTINUED

and conditions. It says to look at how long the trial lasts and how you can cancel.

The FTC also says to look up the company online and see whether others have written complaints or warnings.

According to the FTC, if you sign up for a trial offer, you should look for boxes that are already checked, and uncheck a box if you do not agree with what it says.

The FTC also says to make sure that cancelling is simple, and that the way to cancel is clearly explained before you sign up.

CONTINUED

The guide turns these into one small habit for new trials. Before you say yes, write the end date and the way to cancel on your list. Then put the date in your calendar.

You can do this in 2 minutes. Write the name of the trial. Write the end date. Write where you would cancel. If any of the 3 is missing, write "ask" and decide whether to go on.

You do not have to sign up for anything. The guide does not say that trials are good or bad. It only says what to write down.

THE METHOD

Subscription Check: Deciding What Stays



This section is the guide's own. It is a way to look at each line and choose. It does not tell you what to do.

For each line, ask 3 small questions. Do I use this? Do I like having it? Would I notice if it were gone?

CONTINUED

Write "keep", "ask" or "stop" next to the line.
"Keep" means you want it. "Stop" means you may want to end it. "Ask" means you need to find something out first.

There is no wrong answer. A subscription that you use and like is a good one to keep. The guide is not trying to make your list shorter.

If 2 lines do the same thing, you can write a note about it. You may want to keep one of them. That choice is yours.

CONTINUED

If a line is shared with someone, write their name. You may want to ask them before you decide.

If you do not know whether you use something, write "ask" and look at it next week. A short list of "ask" lines is better than a guess.

A useful way to look at an "ask" line is to give it one week. Open it once. Notice whether you wanted it. Then write your answer on the line.

When you finish, count how many lines say "stop". Write the number at the top of the page. The number only helps you see what is next. It is not a goal.

THE METHOD

Subscription Check: How to Cancel and Keep a Record



This section is short. It uses the FTC page, and it adds one small habit of its own.

According to the FTC, to cancel you should follow the company's cancellation instructions. Look for

CONTINUED

the way the company lists on its own page or in its email.

The FTC also says to keep a record of your cancellation request. The guide turns this into one note: write the date, the name of the subscription and how you asked.

If the way to cancel is not clear, write "ask" and write down where you looked. This is a useful note, because it shows that you tried.

CONTINUED

If the company asks you to cancel in a certain place, such as an app, an account page or by phone, write that down next to the line.

Do one cancellation at a time. Stop when you have done one. A small step that is finished counts.

The guide does not say that every company lets you cancel, and it does not give rules for any company. If you are unsure, ask the company.

Use only the way that the company lists on its own page. Do not give your card number or password to anyone who writes to you about a cancellation.

SUBSCRIPTION CHECK

Subscription Check: When a Charge Continues After You Cancel



Sometimes a charge shows up again after you asked to cancel. This section says only what the FTC page says. It gives no advice of its own.

CONTINUED

According to the FTC, if charges continue after you cancel, you can contact your card company. It lists one way to dispute a charge: online or by phone, with the company that issued your card.

The FTC page also mentions sending your letter by certified mail and asking for a return receipt, so that you have proof of what your card company received.

The guide does not say whether you should dispute a charge. It does not say that a dispute will work. It does not say how long it takes. It does not know your card or your situation.

CONTINUED

What the guide can do is help you keep what you may need: the name of the subscription, the date you asked to cancel and how you asked.

If you have your note from the cancellation, this is where it helps. Keep it with your list.

If a charge worries you, write "ask" next to it and ask your card company, using the way they list on their own page.

Do not send your card number, your account number or your password to anyone who writes to you about a charge. If a message seems odd, go to the company's own page yourself.

SUBSCRIPTION CHECK WITH

Subscription Check With Kids, a Partner or a Shared Account



A subscription check is easier when everyone knows what is happening. This section is the guide's own set of ideas, and it only covers small, practical things.

CONTINUED

With kids. A child may have started a game or an app that renews. Ask kindly, and do not make it a blame game. Write the name on your list and decide together.

With a partner. Share the list. Each person takes one kind: one takes entertainment and memberships, and one takes tools and trial offers.

With housemates. If you share a plan, write who uses it. Ask each person if they still want it.

With a parent. If you are helping a parent, sit with them and write the list together. Do not cancel

CONTINUED

anything for them. Write down what they want to keep and ask them to decide.

Alone. Do the check at a time of day when you have energy. Put on music. Do one kind and stop.

In every case, say the plan out loud before you start. Say how long it will take and who does what.

If someone does not want to take part, do not argue. Do your own part. Ask again another day.

STEP BY STEP

The Night Before Your Subscription Check



The night before is easier when the list is short and the tools are close. This section is the guide's own plan. It only takes a few minutes.

CONTINUED

Look at your calendar and choose a 10-minute slot for tomorrow. Write it down.

Put a pen and a piece of paper, or your phone, where you will see them. If you have your task dump, put it with them.

Find where your statements are, on paper or on your phone. Write "statements" at the top of the page.

CONTINUED

If you share a plan with someone, tell them you will look at it. A short message is enough.

Decide which step you will do first. For most people it is finding the dates.

If you want, use the app tonight to make a plan. Then you may wake up with a list.

You do not need to prepare more than this. A small start tonight makes tomorrow lighter.

STEP BY STEP

Subscription Check Day: A One-Page Plan



A subscription check is easier with a one-page plan. The plan is the guide's own. Write it on a single sheet and keep it where you can reach it.

At the top. Write the date and the time you will start and stop.

CONTINUED

Step 1: Make one list (about 3 minutes). Look at your last statement and your phone. Write down each name.

Step 2: Write one date (about 3 minutes). Next to each line, write the day it renews or the trial ends.

Step 3: Decide what stays (about 2 minutes). Write "keep", "ask" or "stop" next to each line.

Step 4: Find the way to cancel (about 1 minute). For one "stop", write where to do it.

CONTINUED**Step 5: Set one reminder (about 1 minute).**

Choose a day to look again. Put it in your calendar.

The times are only a rough guide. The frame is the guide's own.

At the bottom. Write 3 lines: what I did today, what I will ask and what I will look at next week.

When the time is up, stop. Do not start a new list.

Put the page where you can see it. Tell someone what you did. Say one sentence. That is the end of the day.

THE METHOD

After Your Subscription Check: Your First 10 Minutes



When you finish the check, you do not have to be done with everything. This section gives you a short start. The 10-minute frame is the guide's own.

CONTINUED

Look at your list. You may see lines that say "keep", lines that say "ask" and lines that say "stop".

Take the first 3 minutes to look at the "stop" lines. Pick one. Write where you will cancel it.

Take the next 3 minutes to do one thing, if you can. It may be a cancellation, a question to a company or a note for a partner.

Take the next 2 minutes to look at the "ask" lines. Write who you will ask and how.

CONTINUED

Take the last 2 minutes to write the reminder in your calendar. Name it clearly: "Subscription Check".

Do not try to do all of it today. A short list that you come back to is better than a long list that you drop.

Put the page where you can find it next time. A folder, a drawer or a photo on your phone all work.

Then stop for the day.

SUBSCRIPTIONS THAT GET

Subscriptions That Get Forgotten



Some subscriptions are easy to forget. This list is the guide's own set of reminders. It is not official, and some may not apply to you.

- The trial offer that ended last week.

CONTINUED

- The yearly plan that renews once a year.
- The app that is billed through the app store.
- The game that your child started.
- The streaming service that you watch twice a year.
- The storage plan for your photos.
- The membership that you joined for one reason.

CONTINUED

- The plan you share with someone who moved away.
- The subscription on a card that you rarely use.
- The line on your statement that you stopped seeing.

If you see something here that you have not checked, do not feel bad. These are the ones that everyone forgets, because they do not make noise.

Pick one from the list. Add it to your page. Look for the date and write it down.

You can also make your own list of forgotten subscriptions. Each person has their own.

If you use the app, your answers to 5 short questions shape the plan.

WHERE TO START

When Your Subscription Check Falls Apart



Plans change. A busy week arrives. The timer rings and you have done one thing. This section is for those days. The ideas are the guide's own.

You ran out of time. Stop. Write down where you stopped. Do the rest in another 10 minutes.

CONTINUED

You could not find a date. Write "ask" and go on. Ask the company when you can.

You found too many. Pick the 3 with the nearest dates. Write the others on a list for later.

You are not sure about a charge. Write "ask". Ask the company or your card company, using the way they list on their own pages.

Someone else started it. Do not argue. Write their name on the line and ask them.

CONTINUED

A trial ended before you looked. It happens.

Write the date, look at the charge and write "ask" if you are unsure.

You do not feel like it. Do one thing: look at one line. Then stop. A small start counts.

You do not have to do a perfect check. A short, calm look at your subscriptions can help more than a perfect plan that you never use.

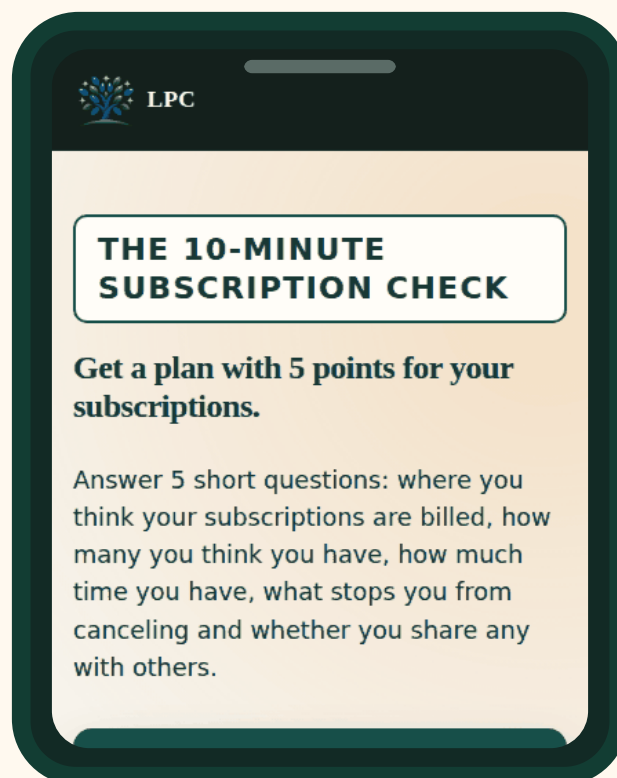
When you are ready, start again. Open your list. Pick the first line.

OPTIONAL COMPANION APP

The Subscription Check Companion App

This guide explains the method. The Subscription Check Companion App turns it into a plan for your life.

You answer 5 questions: where you think your subscriptions are billed, how many you think you



CONTINUED

have, how much time you have, what stops you from canceling and whether you share any with others.

The app gives you a plan with 5 points: find your subscriptions, write the dates, choose what stays, find the way to cancel the rest and set one reminder.

The app gives no advice about any company or any charge. It does not cancel anything for you.

Save favorites and add personal notes, so your app is tailored to your preferences.

CONTINUED

You can add a note that says what you canceled and when.

You can create 2 complete personalized plans free. After that, a one-time unlock of \$9 keeps it yours. There is no subscription and no renewal.

The app never asks for a card number, an account number, a Social Security number or a password.

Open the Subscription Check Companion App

<https://subscriptioncheck.lifeperksclub.com>

More Mini Guides and Companion Apps:
<https://subscriptioncheck.lifeperksclub.com/hub>

FINAL CHECKLIST

Final Checklist: The 10-Minute Subscription Check



- ☐ I wrote down my subscriptions and trials in a 10-minute task dump.
- ☐ I looked at my statement, my phone and my email for names I did not know.
- ☐ I wrote the renewal or trial end date next to each line.

CONTINUED

- ☐ I wrote "keep", "ask" or "stop" next to each line.
- ☐ I found the way to cancel for one line that says "stop".
- ☐ I wrote the date, the name and the way I asked when I canceled something.
- ☐ I put one reminder, "Subscription Check", in my calendar.
- ☐ I did not write any card or account numbers on my list.
- ☐ I know that this guide gives no legal, financial or banking advice and does not say whether to cancel.

The phrase 10-minute subscription check means one short sitting in which you list what renews, mark each date and decide what stays, so charges are easier to see coming.

SOURCES

Sources Used for Subscription Guidance

The statements about trial offers, renewal and cancellation come from one U.S. government page. It was opened on October 7, 2026. Check the official page for the latest wording.

The page is about trial offers, auto-renewals and subscriptions.

This guide uses it only for these ideas: read the terms and trial length, look the company up,

CONTINUED

uncheck pre-checked boxes, mark the end date on your calendar, watch your statements, follow the cancellation instructions, keep a record, contact your card company if charges continue and dispute a charge online or by phone.

The 4 kinds, the one list, the one reminder, the 10-minute task dump, the night before, the day and the first minutes after the check are our own suggestions. They are not official guidance.

This guide gives no legal, financial or banking advice, no amounts and no rules for any company.

CONTINUED

For those questions, ask the company, your card company or your bank.

- Federal Trade Commission, Getting In and Out of Free Trials, Auto-Renewals, and Negative Option Subscriptions: reading the terms, marking trial dates, checking statements, canceling, keeping a record and disputing a charge.
<https://consumer.ftc.gov/articles/getting-and-out-free-trials-auto-renewals-and-negative-option-subscriptions>

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