

Questions to Ask When Reviewing Your Subscriptions

A practical guide to understanding what you are paying for each month..

Subscriptions have a habit of quietly building up. A streaming service here, a newspaper subscription there, an app you signed up for and forgot about. This guide helps you go through them and decide what is worth keeping.

Step 1 - Find Out What You Are Paying For

The best place to start is your bank or credit card statement. Look for any payment that goes out regularly - monthly or annually.

It is also worth searching the word "subscription" in your email inbox. This will often surface confirmation emails and receipts from services you may have forgotten about.

For each one, ask:

- What is this for?
- When did I sign up for it?
- Is it monthly or annual?
- How much is it costing me per year?

If you do not recognise a charge, do not cancel it immediately. Look it up first or ask someone to help. Some legitimate services have unfamiliar names on bank statements.

Step 2 - Decide What to Keep

For each subscription, ask yourself:

- Do I use this? If you have not used it in the last three months, you probably do not need it.
- Do I use it enough to justify the cost? Something cheap is still worth cancelling if you never use it.
- Do I have something else that does the same thing? Duplicates are common - two cloud storage services, for example, or two music apps.
- Is this renewing soon? If an annual subscription is coming up, now is the right time to decide.

Step 3 - Free Trials to Watch Out For

Many services start as a free trial and convert to a paid subscription automatically.

Ask:

- Did I sign up for a free trial that may have become paid?
- Do I still want it now that it is no longer free?

If you are unsure, check the company's website or call them directly.

Step 4 - Keep a Simple Record

Once you know what you have, write it down somewhere. A simple list with the name, cost, and renewal date is enough.

This means:

- No more surprises when annual charges come out
- You can review it once a year and keep it up to date
- If a family member ever needs to help, they know where to look

A reminder in your calendar a week before each annual renewal gives you time to decide whether to continue.

Common Subscriptions Worth Checking

These are some of the most frequently forgotten:

- Streaming services (television, music, films)
- Cloud storage (iCloud, Google Drive, Dropbox)
- Antivirus or security software
- News or magazine websites
- Apps on your phone with a monthly charge
- Online shopping memberships
- Charity direct debits (worth reviewing, not necessarily cancelling)

If you would like help going through your subscriptions properly, this is one of the things we cover as part of a Digital Stability Audit. We work through it together, at your pace, and produce a clear record you can keep.

Get in touch to find out more – www.ateaseonline.com