How to cancel subscriptions

Little monthly charges are sneaky. Here’s how to find them and shut them off in an evening.

Find them all

- Scroll 3 months of bank and card statements. Look for the same amount on the same day each month, plus yearly charges.
- On iPhone: Settings → your name → Subscriptions. On Android: Google Play → Profile → Payments & subscriptions.
- Check PayPal and Amazon for automatic payments too.
- Write each one down with the price and the date it renews.

Decide fast

For each one ask: did I use it in the last month, and would I sign up again today at this price? If not, cancel. You can always come back.

Cancel the right way

- Cancel through the same place you signed up (the app store, the website, or the company).
- Take a screenshot of the cancellation confirmation.
- For gyms or stubborn services, a written or emailed request with the date helps. A recent U.S. federal “click to cancel” rule was blocked in court, so rules vary by company and state.
- If charges keep coming after you cancel, contact your card company and dispute them.

Keep it from creeping back

- Set a phone reminder before any free trial ends.
- Use one streaming service at a time and rotate.
- Do a 10-minute subscription check every few months.

Not financial advice. These calculators are educational estimates with no guarantees. Taxes and interest are simplified; check big decisions with a qualified professional.

Free for personal use, no warranty. Nothing you type leaves this page: no accounts, no tracking, no storage, no server.