

FREE PRINTABLE MONEY GUIDE | READ, PLAN, TAKE ONE STEP.

1 FIND EVERY PAYMENT

Look beyond big bills



Bank statements

Review recent transactions.



App stores

Check mobile subscriptions.



Streaming

List each service.



Free trials

Find renewal dates.

2 DECIDE WHAT STAYS

Make deliberate choices



Usefulness

Did you use it this month?



Duplicates

Do services overlap?



Annual price

Calculate full-year cost.



Family needs

Keep genuinely useful services.

3 CANCEL SAFELY

Follow the terms



Use official app

Avoid suspicious cancel links.



Check notice

Some plans need advance notice.



Save proof

Keep cancellation confirmation.



Monitor

Check future statements.

4 PREVENT SURPRISES

Build a simple system



Calendar

Note renewal dates.



Trial reminder

Set one before trial ends.



Review quarterly

Repeat the audit.



One-in one-out

Limit overlapping services.

MY NEXT MONEY STEP:

One action I will take: _____ By date: _____

SUBSCRIPTION_AUDIT — PRACTICAL NOTES

Keep this page with your visual quick-glance guide.

1 CANCELLING IS NOT ALWAYS INSTANT

Check the provider terms. Some subscriptions continue until the end of a paid period or require notice.

2 FREE TRIALS CAN RENEW

Check whether payment begins automatically and set a reminder before the deadline.

3 WATCH FOR FRAUD

If a charge is unrecognised, contact your bank through official channels. Cancelling a service and disputing fraud are different processes.

4 ANNUAL COST ADDS UP

A £10 monthly subscription costs £120 over 12 months if the price does not change.

MAKE IT PRACTICAL

Choose one small action, write it on page 1, and review it after a week. Use trusted, free advice services when you need help.

REFERENCE POINTS (check your local rules):

moneyhelper.org.uk

citizensadvice.org.uk/consumer/

consumerfinance.gov