Autopay Audit

Find the recurring charges that may have sneaked into your life.

☐ Bank statements

- Scan 3 months back, since some charges are quarterly
- Look at last year's statements for annual renewals
- *Pro tip:* Tiny weekly charges are a common trick. Look for $1.99!

☐ Credit cards online

- Look at the “recurring charges” or “subscriptions” view
- Check for virtual card numbers or “card on file”

☐ Payment apps

- PayPal: Settings → Payments → Automatic payments
- Venmo, Cash App, Zelle, Shop Pay, Klarna, Afterpay
- *Pro Tip:* Delete stray “automatic payments” from vendors you’ve bought from once.

☐ App stores

- Apple: Settings → [your name] → Subscriptions
- Google Play: Profile → Payments & subscriptions
- Amazon Appstore, Roku, smart TV accounts

☐ Your email

- Search “delivery,” “receipt,” “reminder,” “renewal,” “upcoming,” “subscription,” “auto-renew,” “free trial,” “membership”
- *Pro Tip:* If you have more than one email account, check them all. Looking at you, Hotmail!

☐ Amazon account

- Subscribe & Save
- Your Account → Memberships & Subscriptions

☐ Cable TV provider

- Channel add-ons and premium tiers
- Equipment rental fees

☐ Phone carrier bill

- Insurance, extra lines, add-on services
- Third-party charges billed to your phone

☐ Google and Microsoft accounts

- Google: myaccount.google.com → Payments & subscriptions
- Microsoft: account.microsoft.com → Services & subscriptions

☐ Tracker apps

- RocketMoney, Monarch, YNAB, or your bank's built-in tool

☐ Ad accounts (Google, Meta, etc.)

- Got a side hustle you were promoting? Google Ads doesn’t email you before charging. Open ads.google.com and log in with each of your Google accounts.
- Check Billing → Transaction history for charges you didn't expect
- Pause or remove any campaigns you're not actively running

☐ While you’re at it

- Remove any saved credit or debit cards from onlne accounts. Use a password manager instead.

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