

Simple tips to help you avoid paying for useless subscriptions

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It's easy to forget about your subscriptions. You end up paying for something you don't even use. Luckily, there's a simple way to avoid wasting money on a recurring purchase before it even happens.

Cancel free trials in advance

Free trials from streaming services and others are one of the most common ways that subscriptions make more money than they intended. Because you have to enter your payment information to start the free trial, you can forget that your subscription will automatically renew after 30 days (or whatever period). In some cases, you may be automatically signed up for an annual subscription, which can be a huge expense.

The screenshot shows a checkout page for Norton 360 Deluxe. The 'Contact Information' section has a red border around the 'Email or existing username' field, with a warning icon and the text 'Email address or existing username is required.' Below it is a 'Phone Number (optional)' field with a dropdown for country code (+1) and a placeholder '(000) 000-0000'. The 'Payment Information' section has 'Credit Card' selected. It shows fields for 'Card Number' (with MM/YY and CVC sub-fields), 'Cardholder Name', a country dropdown (US), and 'Zip Code'. There are also icons for VISA, Mastercard, American Express, and Discover. Below the credit card section is a 'PayPal' option. The 'Order Summary' on the right shows: Norton™ 360 Deluxe (5 Devices) for \$49.99/first year after trial, with a 30-Day Free Trial. It notes 'Automatically renews at \$119.99/ year' and has a 'Remove' link. The subtotal is \$0.00, tax is 'May Apply', and the total due today is \$0.00. At the bottom, there are logos for '60-Day Money Back Guarantee for annual plans', '24/7 Customer Support', and 'Norton SECURED Secure Checkout powered by digiCERT'.

There's an easy way to fix this: Cancel any free trials as soon as you sign up. Most services allow you to cancel your free trial, then continue using the service until your renewal date.

However, you should make sure to check the terms carefully before canceling your plan.

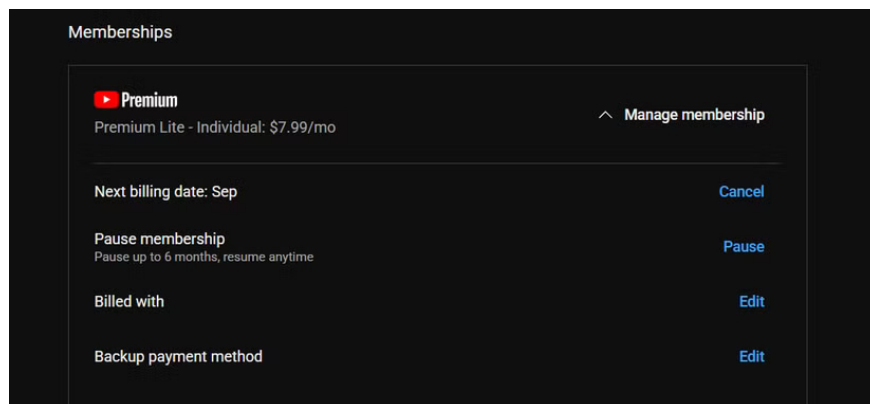
Most services are subject to the terms of the rest of your plan, with the exception of Apple services. If you accept a free trial of Apple Music , Apple Arcade , or similar services, canceling before your renewal date will

immediately terminate your access. This is annoying; the best option is to set a cancellation reminder a few days before the trial ends.

Tip : Always cancel your subscription at least 24 hours before it renews; waiting until the last minute may result in you being charged.

How to cancel free trial

How you do this depends on where you signed up for the trial. For web subscriptions, log in to your account and look for a page titled **Payment** , **Subscription** , **Plan** , or something similar. There, you'll see options for managing your subscription, including canceling your free trial.



You can find all of your subscriptions on your iPhone by opening **Settings** , tapping your name at the top, and selecting **Subscriptions** . Select a subscription, then tap **Cancel Free Trial** .

On Android, open the Play Store, tap your profile icon in the top-right corner, and select **Payments & subscriptions** . Then tap **Subscriptions** to check if necessary, with a **Cancel subscription** button at the bottom.

With this setup, after your free trial expires, you can re-subscribe if you find the service useful. However, you won't be charged any unwanted fees if you don't use it.

Tip : This advice also applies when you realize you don't want your subscription anymore. Cancel the plan as soon as you think about it, and you won't be charged on renewal. It's much better than having to remember in the first place.

Budgeting for Subscription Packages

The above steps are important to avoid being taken advantage of by free trials, but there's more to avoiding subscription fees you don't use. It's important to know where your money is going.

People have talked about not realizing they paid for two Netflix subscriptions , or having a subscription that went unnoticed for a year, and wondering how that could have happened. Some people even continue to pay for subscriptions that aren't worth it.

Many people have been using YNAB (You Need a Budget) to manage their money for over a decade. They link all their bank accounts and credit cards so every purchase is accounted for. Allocating money to different categories each month helps you avoid paying for subscriptions you don't need or use.

When you re-budget about a year ago, create two categories for **Monthly Expenses** and **Yearly Expenses** . This lets you track which subscriptions you pay for monthly (including YouTube Premium Lite, iCloud, and Spotify Premium) and which you pay for annually (including 1Password, Google One, and Amazon Prime).



Category	Subscription	Status	Budgeted	Actual	Difference
Monthly Expenses	iCloud	Fully Spent	\$2.99	-\$2.99	\$0.00
	Spotify Premium	Fully Spent	\$21.19	-\$21.19	\$0.00
	Hulu		\$0.00	\$0.00	\$4.20
	YouTube Premium	\$6.36 more needed by the 31st	\$8.47	-\$8.47	\$0.00
Yearly Expenses	1Password	On Track	\$5.46	\$0.00	\$10.92
	Amazon Prime	\$4.01 more needed this month	\$9.94	\$0.00	\$59.64
	Backblaze	On Track	\$8.25	\$0.00	\$82.50
	Google One	Funded	\$0.00	\$0.00	\$21.19

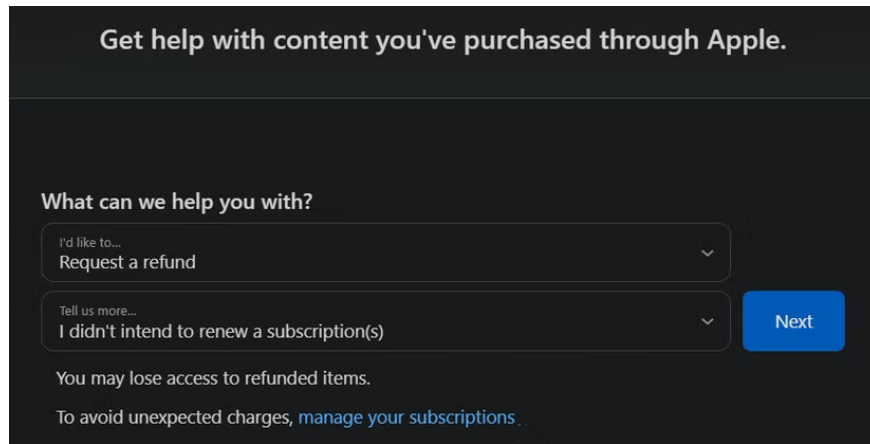
Since you've budgeted for these subscription categories each month, nothing can fall through the cracks. Using historical data from YNAB, you can review when and how often subscription prices increase to make sure they're still worth it. This information also highlights long-term monthly subscriptions where you can save money by switching to an annual plan, or even a shared group plan.

There are cheaper alternatives to YNAB; no matter which plan you use, you should still track and plan your spending. It takes some time to set up and get used to, but it means you won't have to worry about how much money you're spending on subscriptions.

Contact support if subscription is canceled

Sometimes, an unwanted subscription gets renewed despite our best efforts to cancel. In these cases, you may be able to get a refund if you contact the company quickly enough — especially for annual subscriptions, where the few days of use are only a fraction of what you paid.

If this happens with a subscription paid through Apple, visit Apple's Report a Problem page , sign in with your account, then select **Request a refund** . In the next drop-down box, select **I didn't intend to renew a subscription(s)** and submit your request. With any luck, Apple will refund your payment method and cancel your subscription.



For subscriptions made through Google Play, visit the Play Store refund page , sign in, and follow the steps to select the item you want to refund. If that doesn't work, try requesting a refund directly from the developer. Open the app's page on the Play Store, look for the **Developer contact** section , and use the email address listed to contact them and request a refund.

For web registrations, visit the company's support page. This page may have a specific email address or contact form for refunds. Otherwise, contact general support.

There's no guarantee you'll get a refund through this method, but it's worth a try. Act quickly, though — the sooner you ask, the more likely support is to understand that it was an accidental error.

Subscriptions are inevitable, but at least you can make sure your money is being spent wisely. Don't get burned by auto-renewing free trials, and take the time to proactively plan your spending so you don't get carried away.

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