The Subscription Audit

None of them feels like real money — until you add up the drips.

Fifteen dollars here, ten there. No single subscription feels like a bill, so none of them ever gets judged like one. But drips pool. The audit is the judging, and it takes one page: every subscription you pay for, what it costs, and whether it still earns its keep — with the reason written down.

This lesson runs the audit twice: on paper, with one household's real list, and then in our Subscription Counter, which turns the same audit into a picture that moves.

The example — eight drips, one total

Here's the worked example printed on our Subscription Tracker — eight subscriptions, each marked keep or cancel:

> **Streaming (TV)** — $16 · Keep
>
> **Music app** — $11 · Keep
>
> **Gym** — $29 · Keep
>
> **Cloud storage** — $5 · Keep
>
> **News app** — $8 · Cancel — *"never read it"*
>
> **Game pass** — $17 · Cancel — *"never play it"*
>
> **Snack box** — $26 · Cancel — *"forgot we had it"*
>
> **Antivirus** — $9 · Keep

The page totals them plain: **$121 a month — $1,452 a year.** That yearly number is the one that changes minds. Nobody signs up for a $1,452-a-year habit; they sign up for eight small ones.

Three get marked cancel, each with its reason written right on the sheet: *never read it. Never play it. Forgot we had it.* Those three alone are **$51 a month — $612 a year, back.** Notice the reasons are doing the work: "cancel" is a wish, but "forgot we had it" is a verdict.

The same audit as a picture — the Counter

The Subscription Counter turns the audit into taps and a puddle. Its six samples drip at **$82.45 a month — $989.40 a year**, in one number you can't un-see.

Tap Cut on two of them — the gym app and the news — and their taps stop. The puddle drops to **$653.52 a year**, and the Counter names what you freed: **$335.88 a year**. Then flip the what-if switch: if every price on the list crept up 10% — the quiet raise subscriptions are famous for — the puddle would grow to **$1,088.34 a year** without you adding a single thing. And cut them all, and the

puddle reads $0.00: *"Nothing dripping. Every dollar stays with you."*

Same audit, same decisions. The Counter just makes the pool visible before it's drained from your account instead of after.

The steps

- **List every drip.** Go through your bank and card statements and write down every subscription — including the yearly ones and the free trials that stopped being free.
- **Total it monthly AND yearly.** The monthly number is what you feel; the yearly number is what it costs. Judge by the yearly one.
- **Mark each one keep or cancel, with the reason written down.** Not a vibe — a sentence. *Never read it* is a sentence. If you can't write a reason it earns its keep, that's your answer.
- **Cancel the same day.** Not at the next renewal, not when the month runs out — today, while the verdict is written in front of you. A cancel marked and not done is just a list.
- **Re-audit when prices creep.** Subscriptions raise their prices quietly and count on you not re-judging them. The audit isn't a one-time purge; it's the standing habit of making every drip re-earn its place.

The honest part

The audit isn't about joyless living. The gym at $29 stays on this list because it gets used — a subscription you genuinely use is money doing its job, and this lesson isn't here to take it from you. What the audit hunts is the third category: not loved, not used, just *forgotten* — the snack box nobody remembered signing up for. In most households the forgotten money is real money: in the example above, $612 a year of it, found in one sitting, without earning a dollar more.

The free way

A notebook page works: one line per subscription, the cost beside it, the yearly total at the bottom, and a keep-or-cancel call with its reason written right on the line. Plenty of people run the whole audit on paper and never need anything fancier.

If you'd like the page already drawn — the lines, both totals, and the keep/cancel column laid out for you — the ready-made version from this lesson is in our shop: the Subscription Tracker.