

Managing subscriptions

A digital subscription is a service where you pay a recurring fee, usually every month or every year, to keep access to a product or service. Classic examples include streaming services like Netflix, Stan, or Disney Plus, music apps like Spotify, and even cloud storage like iCloud or Google One. While they are incredibly convenient, they are also designed to be "invisible" because the money is automatically debited from your bank account or credit card without you having to lift a finger.

Because these payments happen automatically in the background, it is very easy to forget they even exist. A "free trial" you signed up for six months ago could now be quietly charging you 15 dollars a month. Over a year, just two or three forgotten subscriptions can easily add up to hundreds of dollars of wasted money. Staying on top of these digital payments is a brilliant way to protect your bank balance and take control of your financial wellbeing.


Here are some top tips to stay on top of your subscriptions:

 **How to check subscriptions on an iPhone:** Apple makes it quite simple to see any subscriptions billed through your Apple ID.

1. Open the Settings app on your iPhone.
2. Tap your Name at the very top of the screen.
3. Tap Subscriptions.
4. From here, you can see everything that is active and tap on any item to cancel it.

 **How to check subscriptions on an Android phone:** If you use an Android device, you can check what is being billed through your Google account.




1. Open the Google Play Store app.
2. Tap your Profile icon or initial in the top right corner.
3. Tap Payments & subscriptions, then select Subscriptions.
4. You will see a list of your current services and options to manage or cancel them.

 **Direct provider management:** Remember that not all subscriptions are billed through Apple or Google. If you signed up for a service directly on a computer,



such as a digital newspaper or a gym membership, you will need to log into that specific provider's website or app. Look for a section called Account, Billing, or Manage Membership to see your payment details and cancellation options.

How to reduce your subscriptions

If you want to cut down on your monthly costs, use these quick questions to decide which subscriptions need to go:

-  **The 30-Day Rule:** Have you actually used this service in the last month? If the answer is no, cancel it. You can always sign up again later if you truly miss it.
-  **Spot the duplicates:** Are you paying for multiple services that do the same thing? For instance, do you really need three different movie streaming apps at the same time?
-  **Look for cheaper tiers:** Check if the provider offers a cheaper option, such as a plan with ads or a basic package, if you do not want to cut the cord completely.

Handy extra tips

-  **Set a "Free Trial" alarm:** The moment you sign up for a free trial, immediately put a reminder in your phone's calendar for two days before the trial ends. This gives you plenty of time to cancel before the first payment is taken.
-  **Audit your bank statement:** Once every few months, print out a bank statement and highlight any recurring payments. This is the best way to catch those sneaky "zombie" subscriptions that bypass your phone's main settings menu.