

6 Services to Help You Cancel Your Subscriptions

Americans spend much more than they think on recurring charges

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How much do you think you spend each month without lifting a finger?

If you're like the majority of Americans, it's more — way more — than you guessed. Businesses increasingly love to sell services via subscription. You give your credit card number when you initially sign up — think Netflix, Home Chef or Stitch Fix — and you continue to receive the service until you cancel.

American consumers underestimate how much they spend on monthly subscriptions by an average of 250 percent, according to a study from Chicago-based C+R Research. They think they're spending \$86, but actually they're shelling out \$219.

Kathleen Blum, vice president for shopper insights at C+R Research, says she thinks some companies offer subscriptions with the hope that you'll forget about the continual costs. "I'd like to think not all of them are thinking that way. But I certainly think that for some of them it's kind of a regular stream of income," she says.

For you, the money that trickles out every month may threaten to become a torrent when you [look at the annual costs](#).

Several apps and websites promise to help you manage your subscriptions. Some do only that, and some offer the service as part of a wider menu of offerings that include budgeting assistance and negotiating lower prices on bills.

Some require you to link your bank and credit card accounts, a deal breaker [on the privacy front](#) for some people. Some only require you to manually enter your subscriptions. Those that obligate you to link your accounts to their apps say they have bank-level security and don't store any of your information, but it's always best to read the fine print.

Some of the services are free. But some have free and paid tiers, and some charge their own recurring fee after a short trial period.

Your credit card may offer a similar service without any extra charge, Blum says, naming Chase and Capital One as two companies with bill tracking "that might be a better option to go with."

Here are six stand-alone services that can help you manage your recurring charges.

A subscription manager just for Apple devices

Bobby subscription tracker has one purpose: managing recurring subscriptions. It doesn't require you to link your bank or credit card accounts.

After downloading the app from the Apple App Store — Bobby isn't available for [Android](#) — you will need to take some time to enter all your recurring charges. The app does have a list of many popular services, including [Amazon Prime](#), GoDaddy and [YouTube](#). You can, of course, manually add any service not on the list.

Cost: The bad news is the free version lets you track only five subscriptions. The good news is you can enter an unlimited number of subscriptions for a one-time 99-cent upgrade, and you can buy a package of all Bobby's upgrades — including the ability to use Face ID and a passcode to keep your information secure and choose different themes and fonts — for \$2.99.

A budgeting app from a familiar company

Mint personal finance and budgeting service is part of the Intuit family of companies, which is probably best known for TurboTax but also includes Credit Karma, Mailchimp and QuickBooks. It was the most popular subscription tracking service in C+R Research's survey, with 34 percent of respondents saying they used it, compared to 10 percent for the next-most-popular service, Truebill.

Because you must link your bank and credit card accounts to Mint, the app is able to find your subscriptions and figure out that they're different from other recurring payments, such as utility bills. In the free version, you also can create budgets; receive bill reminders; view and monitor your credit cards, loans and investments; calculate your net worth; and track your spending.

Cost: Most features are free, but upgrades come with a monthly fee. An ad-free version is 99 cents a month. Mint Premium, available only for iOS users, is \$4.99 a month and includes a service in which Mint cancels subscriptions for you.

A tryout that won't let out your personal information

PocketGuard planner and tracker is available in both the App Store and Google Play. But to get the most out of it, you have to link your bank and credit card accounts. Unlike other apps, you don't have to do that as you're test-driving it.

PocketGuard won't cancel subscriptions for you, but it will flag recurring charges if you have linked your accounts. Then it's up to you to cancel. PocketGuard also shows your expenses with pie charts and graphs.

Cost: Free for the basic app. PocketGuard Plus is \$7.99 a month, \$34.99 a year or \$79.99 for lifetime access.

A free Android-only app

Subby subscription manager is similar to Bobby in that it has one purpose. Unlike Bobby, Subby is available exclusively for Android devices.

You must manually fill in an unlimited number of subscriptions, listing the amount and what credit card or bank account you use to pay them. The app shows the total of your monthly charges, and you can have it alert you when bills are due.

Cost: Free, but you can pay \$2.99 to get rid of ads.

Web-based service cancels unwanted subscriptions

Trim is not an app, but the website's creators say it can track your spending; monitor and cancel your unwanted subscriptions; and negotiate to lower your bills, including cable, phone, internet and even medical bills. Bank and medical bill negotiation isn't available in Alaska, Arkansas, Connecticut, the District of Columbia, Massachusetts, Rhode Island and Vermont.

You do have to link Trim to your bank account. If you want Trim to negotiate your cable, internet, landline phone or wireless bills, you'll have to associate those accounts as well.

Trim analyzes your spending and tracks recurring charges. It will send you a message asking if you would like to cancel.

Cost: Mostly free. Trim keeps 15 percent of the first-year savings on any bill it negotiates, so if Trim reduces your cable bill to \$100 from \$150 a month, for example, the company will charge you \$90 up front — \$7.50 a month x 12 months — but you'll save \$42.50 a month, for a total of \$510 for the year.

An app with a seven-day free trial

Truebill budget and bill tracker says its "mission is to empower people to live their best financial lives," saving its 3.4 million customers more than \$245 million.

The app — available for both Apple and Android devices — will help you budget, manage subscriptions, negotiate savings on bills and track your spending. You have to link your bank and credit card accounts.

Cost: Truebill is free to download, with a caveat: You get a seven-day free trial. But when signing up, you'll be asked to "pay what you think is fair" each month, either \$7, \$8 or \$9. The request comes after you link your bank account and credit card accounts, which some may find off-putting.

What's best for you?

Which service should you choose? C+R Research's Blum says the answer will vary.

"It's going to depend on who the person is," she says. "There are [services] like Bobby, for example, that have some fun kind of game play. That's probably very appealing to younger consumers. Older consumers might appreciate something like Truebill or Trim, which feel a bit more traditional."

A lower-tech alternative: If you like spreadsheets, type as much detail as you desire about your recurring subscriptions, including once-a-year charges, into a blank document along with the due dates. Remember to add new listings as needed.

Set a calendar reminder several days before each due date so you can get the most out of your purchases before you think about canceling. Some services will stop on the day you notify them without allowing a refund, even if you've paid in advance.

Ed Waldman is a contributing editor and writer who covers technology. He previously was an editor at The Baltimore Sun, taught journalism at the University of Maryland and launched a statewide high school sports website.