

The 30-Minute AI-Assisted Subscription Audit

AI sorts. You verify. You decide. Education only. Not financial advice.

PRIVACY RULES (READ FIRST)

- Never share account numbers, card numbers, passwords, PINs, codes or logins with an AI tool.
- Remove your name, address, balances and reference numbers. Keep only three columns: date, description, amount.
- Check the tool's data settings. Delete your working copy when finished.

THE 8 STEPS (30 MINUTES)

- ☐ 1. Gather transactions safely (ideally 12 months; trim to date, description, amount)
- ☐ 2. Have AI identify likely recurring charges (ask for confidence and unclassified items)
- ☐ 3. Verify each charge against your original records; scan for missed ones
- ☐ 4. Categorize: essential / useful / unsure / unused
- ☐ 5. Investigate uncertain items (email receipts, app settings, shared plans)
- ☐ 6. Verify renewal and cancellation terms at the provider
- ☐ 7. You decide: keep, cancel or downgrade
- ☐ 8. Record the decision and set the next review date
- 0-5 min
- 5-10 min
- 10-15 min
- 15-20 min
- 20-25 min
- 25-30 min
- 25-30 min
- 25-30 min

AUDIT TABLE (ONE ROW PER RECURRING CHARGE)

Merchant	Amount	How often	Next renewal	Verified in my records? Y/N	Category	Decision	Terms checked at provider? Y/N	Notes

WHAT AI MAY GET WRONG: STILL CHECK

- ☐ Regular purchases wrongly flagged as subscriptions
- ☐ Annual charges missed (list shorter than 12 months)
- ☐ Merchants merged or split incorrectly
- ☐ Unfamiliar names guessed
- ☐ Other cards/accounts, app store billing, family or work plans not in the list
- ☐ Renewal or cancellation terms stated incorrectly (always check the provider)

BEFORE YOU FINISH

- ☐ I wrote down each decision and the reason.
- ☐ I set my next review date: ____ / ____ / ____
- ☐ I have a list of anything still unresolved.