

Subscription Remedy

Complete Step-by-Step Auto-Renewal and Cancellation Guide

THE FAST VERSION

- Convert every recurring charge to annual cost.
- Set a total annual subscription budget.
- Record every free-trial and renewal date.
- Save cancellation proof.
- Check the next statement to make sure the charge actually stopped.

THE COMPLETE STEP-BY-STEP PROCESS

STEP 1 - List every active recurring charge

Include streaming, software, memberships, boxes, app subscriptions, clubs, and any other recurring service.

STEP 2 - Convert every charge to an annual number

Monthly, weekly, quarterly, and annual prices should be expressed on one common annual basis before deciding what is small.

STEP 3 - Add mandatory recurring taxes and fees

Only include charges that are actually recurring and unavoidable. Do not treat refundable deposits or usage-based charges as fixed recurring cost unless the contract makes them unavoidable.

STEP 4 - Set a total annual subscription budget

Choose a portfolio budget instead of deciding each \$9.99 or \$14.99 charge in isolation.

STEP 5 - Record every trial conversion date

A free trial that requires a card is a future charge unless you cancel. Record the exact date and conversion price.

STEP 6 - Create your own reminder

Do not depend on the merchant to remind you. Set a reminder before the confirmed conversion or renewal date.

STEP 7 - Save the signup terms and consent record

Keep the offer, renewal term, billing frequency, cancellation method, and any confirmation email or screenshot.

STEP 8 - Review price increases and renewal terms

Confirm what the next renewal will cost and whether the merchant gave any required notice under the applicable contract or law.

STEP 9 - Cancel using the disclosed method

Use the merchant's stated process and save every step, timestamp, confirmation number, email, or screenshot.

STEP 10 - Do not let a save-offer maze erase your cancellation intent

A retention offer is optional. Keep going until the cancellation is complete or the merchant confirms another outcome you actually chose.

STEP 11 - Record failed cancellation attempts

Document channel switches, hold time, repeated prompts, inability to finish, and all follow-up attempts. Friction is evidence, not automatically a legal conclusion.

STEP 12 - Watch the next statement

Confirm the charge stopped. A charge after an effective cancellation needs the cancellation record and statement date preserved.

STEP 13 - Contact the merchant first when practical

State the charge date, amount, confirmed cancellation facts, and requested correction. Keep the response.

STEP 14 - Use the card-issuer dispute process when supported

A billing dispute is a documented process, not a guaranteed refund. Preserve statement dates and evidence and act promptly.

STEP 15 - Use federal/state rights only with the correct facts

ROSCA, FTC Act principles, and state auto-renewal laws depend on channel, consent, dates, and jurisdiction. Do not rely on a generic click-to-cancel claim.

STEP 16 - Re-audit the portfolio regularly

The cheapest way to stop subscription creep is to rerun the annual total and cancel services that no longer justify their cost.

HARD STOPS / MAJOR RED FLAGS

- Trial conversion price/date is not clearly documented.
- Renewal terms are materially different from what the signup record shows.
- Cancellation is materially harder than signup and cannot be completed.
- Charges continue after a documented effective cancellation.
- Merchant will not provide or honor a cancellation confirmation.
- A disputed charge is being described as automatically refundable without evidence or issuer review.

BUYER / CONSUMER WORKSHEET

A. Portfolio audit

Field	Your entry
Subscription	
Billing amount	
Cadence	
Annualized cost	
Use/keep?	
Next renewal date	

B. Trial and renewal

Field	Your entry
Trial end date	
Conversion price	
Renewal term	
Reminder date	
Price-change notice	

C. Cancellation record

Field	Your entry
Cancellation date	
Channel	
Steps	
Confirmation number	

Screenshot/email saved	
Post-cancel charge?	

D. Budget

Field	Your entry
Monthly subscription budget	
Annual subscription budget	
Current monthly equivalent	
Current annual total	
Remaining budget	

SOURCE AND SCOPE

Built from the canonical Subscription Remedy v1.1 master. The canonical defines the product as a true-annual-cost auditor, consent/cancellation evidence tool, and federal/state rights router rather than a fair-price calculator.

Educational reference only. Auto-renewal and cancellation rights depend on the signup channel, dates, evidence, state, and payment method. This guide does not promise a refund or chargeback and does not label a company or flow illegal from frustration or a checklist score alone.