The Subscription Audit You've Been Putting Off

Do you know exactly how many subscriptions are hitting your accounts each month? Most people don't. The average U.S. adult now juggles 3.4 active paid subscriptions, and close to 60% admit at least one goes completely unused in a typical month.[1] The meal kit you tried once, or the app from a trip two years ago, or that investment platform you signed up for during a motivated New Year's weekend. It adds up faster than most people realize. Fortunately, a subscription audit takes less time than an episode of your favorite show, can may uncover opportunities to reduce recurring expenses.

Why These Charges Slip Past You

Subscriptions are built to be frictionless. You sign up in seconds, get charged an amount too small to really notice on a statement, and let renewal happen automatically in the background. Plenty of people keep subscriptions on auto-pay simply because canceling feels like more hassle than it's worth, even when the service hasn't been touched in months.[2] These services are designed to make enrollment and renewal convenient, which can make those recurring charges easier to overlook.

A Growing Category: AI Tools

Streaming and meal kits get most of the blame, but there's a newer category quietly adding to the pile: AI subscriptions. One recent survey of U.S. AI users found the average subscriber pays for around four different AI tools at roughly $66 a month, while 14% reported paying for eight or more.[3] It's easy to see how this happens. You try a writing assistant for one project, an image tool for another, and a productivity app someone recommended. At the time, each one seemed worth the trial price at the time. A few months later, half of them are running in the background unused, still billing monthly. If you've picked up a few of these tools over the past year, they're worth adding to your checklist right alongside the streaming services.

The 15-Minute Sweep

This doesn't need a spreadsheet or a weekend project. Pull up your last two or three bank and credit card statements and flag anything recurring you don't immediately recognize. Then check your phone's app store settings, since mobile subscriptions often hide separately from your bank feed entirely. For each one, ask yourself a simple question: used it in the past month? No? Cancel or pause it. Not sure? Set a reminder to revisit in 30 days instead of deciding on the spot.

Give the Extra Money a Job

This is the part that makes the sweep worth doing. Whatever you free up, assign it a purpose before it drifts back into everyday spending, because it’s a lot more likely to disappear if it doesn’t have an assignment. Consider putting it into an emergency fund, increase a retirement contribution, or fund a future goal, like a trip or a home project. Even $30 to $50 a month, redirected consistently, adds up over a year.

Give it 15 minutes this week and see what turns up. You may be surprised by what you find. Small spending decisions can have a significant impact over time. To learn more about strategies that put you in control of your financial future, contact the office to schedule a time to talk.

[1]Self Financial. "Cost of Unused Paid Subscriptions 2026." 2026, Self.inc, https://www.self.inc/info/cost-of-unused-paid-subscriptions/.
[2]West Monroe. "2024 Consumer Pulse Survey." 2024, West Monroe, referenced via industry aggregated subscription research, 2026.
[3]Bango. "Rise of the AI Subscriber." OCT 2025, Bango.com, referenced via Readless subscription research, 2026.