Digital Subscription & Recurring-Bill Audit

Free working edition 0.3 | November 3, 2026 | David Tom Publishing

A standalone educational working guide for general US readers. Examples are fictional unless explicitly described as source references. Use the guide for one manageable task and keep its supporting records with it.

Print and write by hand, or use the editable Word file. The PDFs are not fillable. Use aliases and private record locations; omit passwords, access codes and full identification/account numbers. Label continuation pages with the sheet code, question and date.

Reader, physical-print, native Word and assistive-technology acceptance remain open. PDFs are untagged; no PDF/UA compliance, professional signoff, or tested classroom outcome is claimed. Try a sample page before a full print run.

Start with what the record actually shows

Gather the recurring charges visible in the records you have chosen to review. Write the provider nickname, amount, billing period, and next known renewal date. Do not assume that every repeated charge is a subscription or that every subscription appears monthly.

Keep the payment record and the service terms connected. The charge tells you what was paid. The provider record explains what service, period, or renewal the charge relates to. A mismatch between them is a question to investigate, not an invitation to guess.

Use account nicknames and safe record locations. This audit does not need passwords, recovery codes, or full payment-card numbers.

Normalize for comparison without changing the bill

A $120 annual charge has a $10 monthly equivalent for comparison. It is still a $120 payment on its actual schedule. Put the equivalent in a separate field so it cannot be mistaken for an amount that will be charged every month.

Similarly, do not multiply a short-term promotional amount across a year without stating the assumption. Record the current term, the next known term, and anything not yet confirmed. The purpose is a useful comparison, not a false impression of precision.

Worked case: a cancellation is not a refund

Alex's fictional service renews on May 1 for $120. The household compares it with monthly services using a $10 monthly equivalent. On April 10, Alex requests cancellation. On April 12, the provider confirms that the May 1 renewal will not occur and that access continues through the current paid term.

The audit records the request date, confirmation date, effective date, and confirmation location separately. The next annual $120 charge is removed from the future bill plan after the confirmation is checked. No refund is recorded because the fictional confirmation does not promise one.

The household also avoids announcing “we saved $120 this month.” The change concerns an upcoming annual charge. An eventual reduction in recorded spending depends on what actually happens, including any replacement service.

Close the loop after the effective date

Retain the request and confirmation, then review the relevant statement or billing record. FTC guidance recommends keeping cancellation records and monitoring for further charges. [R07] If a charge appears that does not match the confirmed arrangement, record the discrepancy and contact the provider or appropriate payment institution through a verified channel.

This workbook does not decide a dispute or supply a universal refund right. It helps preserve the dates and documents needed to describe the issue accurately.

Keep one household record current

After a confirmed change, update the existing Bill Planner or Binder record rather than maintaining a second competing list. Keep the audit as the explanation for the change. A good companion tells you why the main record changed without becoming another place that must be maintained forever.

A fictional billing packet with explicit dates

Use provider aliases Cedar, Harbor and Maple for this exercise. These are invented services and terms, not offers from real businesses. All figures use dollars and assume no tax, fee, discount or adjustment except those explicitly listed. Actual terms and payment records must supply those details for a real audit.

Cedar record C-1 states a $120 annual renewal due May 1. C-2 is a cancellation request dated April 10. C-3, dated April 12, confirms that the upcoming May 1 renewal will not occur and access lasts through April 30. No refund is promised. The household retains all three records and schedules a later billing check.

Harbor record H-1 lists three promotional monthly charges of $5 in January, February and March, followed by nine monthly charges of $15 from April through December. Assume the service remains active all year under these stated terms. Maple record M-1 lists $24 every three months, with charges scheduled January 15, April 15, July 15 and October 15.

An actual audit needs the source date and the term covered. A repeated statement amount alone does not prove the future price, renewal schedule or cancellation effect. Mark any missing terms as unknown and identify the record needed.

Separate comparison amounts from actual cash timing

Cedar has a $10 monthly comparison equivalent: $120 divided by twelve. Its actual scheduled annual payment remains $120 on May 1 until the cancellation confirmation is checked and the future plan is updated. The equivalent is not another payment and should never be added to the annual charge.

Maple has an $8 monthly comparison equivalent: $24 divided by three. Its twelve-month scheduled total is four charges of $24, or $96. The January bill plan includes $24 on January 15; February and March have no scheduled Maple charge under the stated assumptions. An $8 equivalent helps compare services but does not describe those monthly cash movements.

Harbor costs $15 for the first three promotional months together and $135 for the remaining nine months: a $150 twelve-month total. Its average monthly comparison amount is $12.50. Multiplying the promotional $5 by twelve would give $60 and omit $90 of the stated later charges.

If only the first three promotional months are documented and the later price is unknown, do not use this fictional $150 total for the real account. Record the known $15 portion and leave the remaining term unresolved. A partial total should be labeled partial.

Count billing events inside a stated window

For Maple, a review window from February 1 through July 31 inclusive contains two scheduled charges: April 15 and July 15. Its scheduled cash total is $48. January 15 falls before this window, and October 15 falls after it.

A different window from March 1 through July 31 contains the same two charges and still totals $48. Multiplying the $8 monthly comparison equivalent by those five calendar months would yield $40, which is not the cash scheduled in that window. List the actual billing dates when timing is the question.

This method relies on the stated schedule. If a renewal date is unknown or a provider shifts it, preserve the old expectation and record the confirmed change. Do not infer a date solely because a normalized amount looks regular.

Keep cancellation, refunds and observed charges separate

Cedar C-3 supports removing the upcoming $120 renewal from the future bill plan. It does not support adding $120 of refund income. At the later billing review, record what the relevant statement actually shows and its coverage dates. A limited statement check is an observation for that period, not a guarantee about every future charge.

In a separate fictional refund case, statement R-1 shows a $30 charge on June 2. Provider message R-2 promises a $12 refund. Until a credit posts, the cash record still shows $30 paid and a promised refund awaiting confirmation. Statement R-3 later shows a $12 credit on June 20. The net cash outflow for a window containing both entries is $18: $30 minus $12.

Keep the original charge, refund promise and posted credit as separate dated records. If the review ends June 10, only the $30 charge is posted in that window; do not backdate the June 20 credit to make an earlier total look better. A credit amount that differs from the promise remains a question to reconcile.

These examples create no refund entitlement or dispute deadline. FTC guidance supports retaining cancellation evidence and checking for continued charges. Use current provider records and appropriate official guidance for an actual issue. [R07]

Describe a plan change without overstating savings

In a separate comparison, the household removes a confirmed $120 annual renewal and plans a replacement at $8 a month for twelve months. Under those assumptions, the replacement plan totals $96 and the reduction in planned outlay is $24, not $120. The periods must match for that comparison to be useful.

If only two $8 replacement charges have actually posted, the observed replacement outlay is $16. That does not establish the final twelve-month spending reduction. Preserve the distinction between a forecast, an avoided scheduled charge and recorded spending.

Before comparing alternatives, record the service purpose and any needed features. A cheaper payment schedule may cover a different service. The worksheet helps explain the choice; it does not assume two offerings are equivalent or recommend a provider.

Connected practice 1 — Confirmation and a later charge disagree

This independent practice case uses fictional provider aliases Pine and Brook. Do not combine it with Cedar, Harbor, Maple or the earlier refund example. All dates, terms, people and amounts are invented; no real cancellation, refund or account review has been performed. Assume dollars and no taxes, fees or other entries beyond those stated.

Pine terms P-T1 show a $180 annual renewal scheduled for September 1, covering September through August. Cancellation request P-C1 is dated August 20. Confirmation P-C2, dated August 22, states that this September 1 renewal will not occur. It does not promise a refund. The household removes that renewal from its future plan and retains the confirmation.

Billing record P-S1 nevertheless shows a posted $180 Pine charge on September 1. The record now contains a discrepancy: the confirmed plan and the observed charge disagree. Do not delete the charge to match the plan, or treat the confirmation as a posted credit. Preserve both records and the date of the observation.

In this fictional case, the household reports the discrepancy and receives provider response P-R1 on September 5. It explicitly promises a $180 refund for that September 1 charge. It supplies no other payment or refund term. The promised amount is now documented, but it is not yet received. This invented response does not establish a refund right for other accounts.

Your checkpoint: what changed? Suggested answer: cancellation confirmation remains documented; the unexpected $180 charge is posted; P-R1 supports a $180 promised refund awaiting posted evidence. A contact request alone would not have established that promise. Retain each record and monitor the relevant billing records, consistent with the narrow FTC guidance cited in this guide. [R07]

Connected practice 2 — A partial credit crosses review periods

Pine record P-S2 shows a $120 posted credit on September 20, explicitly linked to the September 1 charge and P-R1. By September 30, $120 of the $180 promised refund is posted and $60 remains unmatched. The refund is partly received, not fully received. Pine net outflow for September is $180 minus $120, or $60.

Later record P-S3 shows a further $60 posted credit on October 8, linked to the same charge and promise. Total linked credits are now $180. The promised refund amount is matched in this fictional record set. Keep P-S2 and P-S3 as separate events; do not enter an additional $180 credit for their combined total.

Pine's October-only net outflow is minus $60: no Pine charge is supplied in October, and $60 returns as a credit. Negative net outflow here means a net inflow within this defined record set; it is not new income asserted for tax purposes. Across September 1 through October 31 inclusive, Pine net outflow is $180 minus $120 minus $60, or zero.

The October credit does not change September's $60 net outflow. A review ending September 30 still shows the earlier position. The two-month total adds the signed period totals: $60 plus minus $60 equals zero. A refund promise itself contributes no posted cash entry.

Your checkpoint: what can close? Suggested answer: P-S2 and P-S3 reconcile the stated $180 refund promise. This does not prove that every future charge is prevented, that all account issues are closed, or that the household master record has been updated. Those questions require their own evidence.

Connected practice 3 — Reconcile the replacement and the handoff

Brook terms B-T1 specify $12 monthly from September through the following August, with twelve charges and no stated additional costs. For a common twelve-month planning period, Pine's removed $180 renewal compared with Brook's $144 plan gives a $36 planned reduction. Confirm the service purpose and feature differences separately; price alone does not establish equivalent service.

Brook records B-S1 and B-S2 show only two actual payments: $12 on September 3 and $12 on October 3. Observed Brook outflow through October 31 is $24. These two payments do not establish the eventual twelve-month cost or the planned $36 annual reduction.

For the combined Pine-and-Brook record set, September net outflow is $180 minus $120 plus $12, or $72. October net outflow is $12 minus $60, or minus $48. Across both months the net is $24: $72 plus minus $48. The same total comes from all unique entries, $180 + $12 + $12 - $120 - $60. Do not add monthly comparison equivalents or forecast amounts to these posted entries.

On November 1, Morgan prepares audit packet A-H1 for the household master-record keeper. It contains P-C2, P-R1, the three Pine posting records, Brook's terms and its two payment records. The proposed master update records the confirmed Pine plan change, matched refund, Brook's actual schedule and the next review. The packet is prepared; no sending, acknowledgment or completed master update is supplied.

Use AUD-07 to carry the period totals, refund match and open handoff forward. Suggested status: Pine refund amount reconciled; two-month combined net outflow $24; annual reduction still a forecast; master update and later billing checks open. Keep the original September result and the October evidence together so the next reader can follow the change.

Five practice checks

1. Harbor charges $5 monthly for three months and $15 monthly for the next nine. Find the twelve-month total and average monthly comparison amount.

2. Maple charges $24 on January 15, April 15, July 15 and October 15. Find the monthly comparison equivalent and actual scheduled cash from March 1 through July 31 inclusive.

3. Cedar confirms that its $120 renewal will not occur but promises no refund. What changes in the future plan, and what refund amount may be entered as received?

4. A $30 charge posts June 2, a $12 refund is promised, and the credit posts June 20. Find posted net outflow through June 10 and through June 30, assuming no other entries.

5. A confirmed $120 annual renewal is removed and a twelve-month replacement plan is $8 monthly. Find the planned reduction. Does observing two replacement payments prove that annual result?

Answers and a clear audit handoff

1. Three times $5 plus nine times $15 equals $150; divided by twelve gives $12.50. The promotional rate alone does not represent the full term.

2. Monthly comparison equivalent $8. Actual scheduled cash in the stated window is $48, from April 15 and July 15. Five times $8 is not the correct cash-timing answer.

3. Remove the confirmed upcoming $120 renewal from the future plan and retain the confirmation. No refund may be recorded as received from these facts. A later statement check remains a separate action.

4. Through June 10: $30 net outflow. Through June 30: $18 net outflow, because both the $30 charge and $12 posted credit fall in the window. The promise itself is not a posted credit.

5. Replacement plan $96; planned reduction $24. Two payments document $16 of replacement outlay, not the final annual result.

A useful handoff reads: “Cedar renewal removed from the future plan based on C-3; no refund promised. Later statement check remains open. Harbor comparison uses both price phases. Maple cash dates are listed separately from its monthly equivalent.” Each conclusion points to a record and leaves unfinished checks visible.

Use the seven worksheets and update one master

AUD-01 records a billing item and decision. AUD-02 checks the outcome after renewal. AUD-03 maps scheduled billing events and comparison equivalents. AUD-04 records promotional and later terms. AUD-05 separates a refund promise from a posted credit. AUD-06 compares a plan change with observed spending.

Copy a sheet for each account or review window. Use aliases and private record locations; do not add passwords or payment credentials. Label continuations with code, alias and date. After a supported change, update the existing household Bill Planner or Binder and retain the audit as its explanation.

AUD-07 links a confirmed plan, an observed discrepancy, partial and later credits, period totals and the master-record handoff. Complete the detailed sheets first; retain original records rather than replacing them with a summary.

AUD-01 — Billing record and confirmation

Short notes are enough. Use a labeled continuation for longer answers; keep supporting records in their private location.

Provider alias and purpose

Actual charge, billing period and renewal date; source

Comparison equivalent; calculation and assumptions

Decision and reason; keep/change/investigate/cancel

Request date and record; separately record confirmation and effective date

Later billing check, discrepancy and next action

Master Bill Planner/Binder record updated and date

AUD-02 — Review after the renewal date

Short notes are enough. Use a labeled continuation for longer answers; keep supporting records in their private location.

Terms and confirmation references

Date the disputed or expected charge would occur

What the actual statement shows

Refund promised or not promised; evidence

Replacement service and other costs not included

Master record correction and unresolved follow-up

AUD-03 — Billing dates and comparison equivalents

Short notes are enough. Use a labeled continuation for longer answers; keep supporting records in their private location.

Provider alias, source terms and review-window start/end

Actual amount per charge and billing frequency; unknowns

Scheduled billing dates inside the window; source for each

Scheduled cash total; exclusions and assumptions

Monthly comparison equivalent; formula, separate from bills

Observed charges versus schedule; next question and owner

AUD-04 — Promotional and later price terms

Short notes are enough. Use a labeled continuation for longer answers; keep supporting records in their private location.

Provider alias, dated offer/terms and private record location

Promotional amount, number of charges and applicable dates

Later amount, number of charges and dates; unknown if absent

Known-term total; show each phase and excluded charges

Comparison average and assumptions; label incomplete totals

Next renewal question, confirmation needed and review date

AUD-05 — Refund promise and posted-credit record

Short notes are enough. Use a labeled continuation for longer answers; keep supporting records in their private location.

Provider alias, original charge/date and statement reference

Refund promised or not promised; amount, date and evidence

Posted credit/date/reference; leave unposted separately

Review window and included charge/credit entries

Net cash outflow; difference from promise and explanation

Contact, unresolved question and next confirmation

AUD-06 — Plan change and spending follow-up

Short notes are enough. Use a labeled continuation for longer answers; keep supporting records in their private location.

Provider aliases, purpose and common comparison period

Old scheduled plan and confirmation supporting its change

Replacement plan, assumptions and feature differences

Planned reduction/increase; show calculation and exclusions

Observed payments/credits and dates; distinguish from forecast

Master-record update, unfinished check and responsible person

AUD-07 — Partial credits, period totals and master handoff

Short notes are enough. Use a labeled continuation for longer answers; keep supporting records in their private location.

Provider aliases, review windows and source-record locations

Confirmed plan versus observed charge; discrepancy and response

Refund promise, each linked posted credit and unmatched amount

Unique charges/credits by period; signed net totals and calculation

Replacement forecast versus actual payments; assumptions still open

Master change proposed/recorded; packet prepared/sent/acknowledged

Remaining check, responsible person and next review date

Sources and keeping useful records

R07 — Federal Trade Commission: Getting In and Out of Free Trials, Auto-Renewals, and Negative Option Subscriptions

https://consumer.ftc.gov/articles/getting-and-out-free-trials-auto-renewals-and-negative-option-subscriptions

Keeping cancellation records and checking subsequent charges; no jurisdiction-specific legal deadline or guaranteed refund.

Editorial basis: the existing DTP writing collection, expanded into standalone guide and worksheet pages. Original fictional examples remain labeled; no external source endorses them.

References checked November 3, 2026; only the narrow point stated in the guide is attributed to each reference.

Keep one current master record. Preserve meaningful revisions and carry open questions forward. Related editions and updates: davidtompublishing.com/books-and-publications/.

Edition 0.3 adds the independent Pine/Brook case and AUD-07. Original six worksheet prompt sets and five answered exercises are retained; literal quote escapes were normalized. Partial and later credits are fictional posted entries; no actual account action or recipient test was performed.