Software bill review checklist

Review every subscription you pay for in under an hour, and cut the ones that overlap

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Free to copy and use

How to use this checklist

Subscriptions are bought one at a time and never reviewed together. The bill creeps up because each tool made sense on the day it was bought. This checklist forces the review that never happens.

What it is	A list of every recurring payment to work through, with the three questions per tool.
Who it's for	Owners who suspect they pay for tools they barely use.
How long	About an hour with your statements in front of you.
What you need	A list of every subscription and the team members who might use each one.

01 List everything

Write every recurring payment. Include the free trials that started billing and the tools you forgot you had.

Tool	Monthly cost	Who uses it	Last used

02 Three questions per tool

For each tool, answer three questions honestly.

Who uses it?	If nobody can name a user in the last month, it is a candidate.
What would break?	If nothing would break, it is a candidate.
Does another tool already do this?	If yes, it is a candidate.

Watch the pricing model

Some platforms bill per task, per execution or per step. The more steps you add to make an automation intelligent, the more the bill rises. A 10-step workflow running 20,000 times a month is 200,000 tasks. On per-task tiers that can push a small business into $500 to $1,000 a month where per-operation or self-hosted options cost a fraction.

03 Consolidate

Do not cut a tool and lose what it did. Replace the capability, not just the tool.

Contacts	One place for every contact, and every other system reads from it.
Documents	One place for proposals, quotes and letters, from templates.
Payments	One place for invoicing and tracking.
Files	One place for shared files, with a clear structure.

Before you cancel

- Export anything you need (contacts, history, files)
- Give the team a week to flag what breaks
- Update the tool you are keeping so the capability is covered

04 Review twice a year

New tools get added, teams change and old habits change. A regular review keeps the stack honest.

- [ ] Book the review in the calendar for six months from today
- [ ] Winter the list to the current subscriptions
- [ ] Run the three questions again
- [ ] Check for new overlaps as you add tools during the year

Your savings

Add up the tools you are cutting and note what you are keeping.

Tool cut	Monthly saving

New total	Monthly
Software bill after review	

About Nikolas Gannon

Nikolas Gannon

I find where small businesses lose hours and money to repeated admin, and I build the simpler system. Workflows, websites and systems, built in the tools you already use.

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BASED IN

Sydney, working across Australia