Audit and cancel unwanted recurring subscriptions with Rocket Money

> *“Recurring software subscriptions and sneaky vendor fees keep hitting our cards without anyone noticing.”*

Category: billing **Setup Time:** ~15 minutes **Estimated Hours Saved:** 2 hrs/week **Direct Software Cost:** $0 / month

SOLUTION SUMMARY

Connect your primary operating accounts to Rocket Money via read-only Plaid aggregation to surface recurring subscriptions, zombie vendor fees, and price increases across all cards. Review the auto-detected recurring charges tab, flag inactive software or duplicate SaaS accounts, and cancel them directly with vendor cancellation links. Setting automated low-balance and bill alerts prevents forgotten vendor renewals from draining reserves.

REQUIRED TOOLS & DIRECT WHOLESALE UTILITIES

- **Rocket Money:** **(Free Tier / Wholesale)**

STEP-BY-STEP APPLICATION INSTRUCTIONS

1. **Connect bank and card accounts via Plaid**
   Download the Rocket Money app or log in via browser. Select your primary checking and credit card institutions to establish read-only aggregation via Plaid with 256-bit encryption.

2. **Navigate to the Recurring Subscriptions tab**
   Open the Recurring charges dashboard to review the automated list of active weekly, monthly, and annual subscriptions detected across your connected accounts.

3. **Flag and cancel zombie vendor charges**
   Identify obsolete SaaS accounts, duplicated tool subscriptions, or creeping rate hikes. Use Rocket Money's cancellation instructions or cancellation concierge to terminate the accounts at the vendor source.

4. **Configure low-balance and price increase alerts**
   Enable push and email notifications for recurring bill increases and low-balance thresholds so unexpected vendor debits never trigger overdraft fees.

5-POINT QUALITY VERIFICATION PROTOCOL

[ ] **Carrier & Webhook Test:** Confirm webhook listener receives test payload and returns HTTP 200 within 500ms.

[ ] **End-to-End Simulation:** Execute live test event from personal device and verify SMS/email delivery.

[ ] **Anti-Spam & Rate Limit Check:** Verify repeated submissions do not trigger duplicate messages to clients.

[ ] **Direct Ownership Audit:** Confirm all API keys, accounts, and credentials belong directly to your practice.

[ ] **Staff Notification Verification:** Verify practice manager/receptionist receives real-time push alert with dial link.

FREQUENTLY ASKED QUESTIONS

Q: Is Rocket Money free to use for finding subscriptions?

A: Yes. The free tier covers account linking via Plaid, automatic transaction categorization, recurring subscription detection, and low-balance alerts. Premium features (custom budget categories, net worth tracking, cancellation concierge) cost between and /month (pricing checked 2026-09-18).

Q: Does Rocket Money have permission to move money or execute withdrawals?

A: No. Data aggregation operates in read-only mode through Plaid. Rocket Money cannot move funds, initiate transfers, or alter your banking credentials.

Source: dgfcorporations.com/fixes/cancel-unwanted-subscriptions-rocket-money/ · Free to use, modify & deploy

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