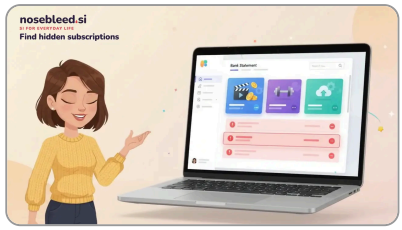
Find hidden subscriptions

Use AI to spot the regular payments on a bank statement, and decide which ones you still want.



By the end, you'll be able to:

- spot regular payments on a statement
- use AI safely to sort payments, without sharing account details
- decide what to keep, and how to cancel

Warm-up Have you ever paid for something you'd forgotten about?

Talk about it with your group. A free trial that turned into a payment? A magazine? A gym?

1 Read Tom's statement

Here's part of a made-up bank statement for two months. **Circle the payments that come every month.**

Date	Description	Amount
3 Mar	STREAMFLIX MONTHLY	£10.99
5 Mar	CORNER SHOP	£6.20
8 Mar	PHOTOCLOUD STORAGE	£2.99
12 Mar	GARDEN WEEKLY MAGAZINE	£4.50
15 Mar	PETROL STATION	£40.00
21 Mar	FITLIFE GYM	£29.00
3 Apr	STREAMFLIX MONTHLY	£10.99
8 Apr	PHOTOCLOUD STORAGE	£2.99
10 Apr	CHEMIST	£8.75
12 Apr	GARDEN WEEKLY MAGAZINE	£4.50
21 Apr	FITLIFE GYM	£29.00
24 Apr	BRAINGAMES APP	£7.99

2 Ask AI to sort them

If you have a device, type in the payments (just the date, name and amount, **never** your account number), and try this prompt.

TRY THIS PROMPT

Here are two months of payments from my bank statement. Please list the ones that look like regular subscriptions, with how much each costs a month and a year. Then add up the yearly total.

3 Keep it or cancel it?

Tom hasn't been to the gym since January, and only uses the brain games app now and then. Tick what you'd do.

	Keep	Cancel	Check first
Streamflix: £10.99 a month			
Photocloud storage: £2.99 a month			
Garden Weekly: £4.50 a month			
FitLife Gym: £29 a month			
BrainGames app: £7.99 a month			

4 Work out the savings

If Tom cancels the gym, how much would he save in a year?

£29 × 12 = _____

Which other payment would you look at, and why?

5 How to cancel safely

- Cancel through the company's own website or app, or the app store you signed up through.
- Be wary of messages offering to cancel for you, or asking for your bank details: they may be scams.
- Check your next statement to make sure the payment has stopped.

> **No device?** In pairs, one of you reads the statement aloud, and the other ticks each payment that repeats.

Find out more: read the free step-by-step guide, with a 10-second video, at **nosebleed.si/ideas/find-hidden-subscriptions**

Teacher notes: Find hidden subscriptions

Time: 45 to 60 minutes

Group: any size; works well in pairs

Level: beginners; no AI experience needed

You'll need: a copy per learner; phones or tablets with an AI chat app (optional)

Before the session

Try the prompt with Tom's payments. All the company names are made up. Learners should never share real statements in class.

Running order

5 min	**Warm-up.** Forgotten payments.
10 min	**Part 1.** Find the regular payments.
15 min	**Parts 2 and 3.** Try the prompt, then keep or cancel.
15 min	**Parts 4 and 5.** Savings, then how to cancel safely.
5 min	**Wrap-up.** Check your statement every few months.

Answers: Part 1

Streamflix (£10.99), Photocloud (£2.99), Garden Weekly (£4.50) and FitLife Gym (£29) appear in both months. BrainGames (£7.99) is new in April: it could be the start of a subscription, perhaps after a free trial.

Answers: Part 4

£29 × 12 = **£348 a year**.

Yearly totals

Streamflix £131.88; Photocloud £35.88; Garden Weekly £54; gym £348; BrainGames £95.88. In total, **£665.64 a year**.

Discussion points

- Free trials often turn into paid subscriptions unless you cancel in time.
- Small amounts add up: £7.99 a month is nearly £96 a year.
- Many banking apps can list your regular payments for you.

Safety notes

- No account numbers, sort codes or card numbers in the AI chat.

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