

Subscription & Renewal Planner

Guide to the free spreadsheet: track recurring bills, catch cancel-by deadlines, and see the next 12 months of charges.

What it does

- Lists up to 60 recurring bills: software, hosting, insurance, memberships, anything that renews.
- Works out each **next renewal** from the first bill date and the billing cycle, so you never have to update a "last renewed" date by hand.
- Subtracts the notice period (in days or calendar months) to give the **cancel-by date**, then flags each row *Act now*, *Review* or *OK*.
- Shows decisions due in the next 30/60/90 days and the next 15 decisions in date order.
- Turns paid seats against seats in use into a yearly **unused-seat spend** figure.
- Builds a 12-month **Cash Calendar** showing the month each bill lands, including annual and two-yearly renewals and any price rise you expect.

Set up in five steps

1. **Settings:** leave the as-of date blank to use today. Change the Act now (14) and Review (60) windows if you like. Edit the category list.
2. **Subscriptions:** delete the example rows (select the yellow cells and press Delete).
3. For each bill, enter the name, status, **bills every (months)**, **price per bill** and **first bill date**. These three are required.
4. Add **notice + unit** and **auto-renews?** from the contract or terms. Add seats and an expected price change if you know them.
5. Open **Renewals** once a week or month, and act on anything flagged.

Columns you fill in

Column	What to enter
Status	Active or Trial bill as scheduled. Cancelling = notice already given, so nothing is billed from the next renewal date on. Cancelled rows are left out of every total.
Bills every (months)	1 monthly, 3 quarterly, 6 half-yearly, 12 yearly, 24 every two years (any whole number from 1 to 120).
First bill date	The date of the first paid bill. For a free trial, the date it turns into a paid plan. Later bills fall on the same day of the month. If that day doesn't exist (for example the 31st), the last day of the month is used.
Notice + unit	For example 30 Days or 2 Months . Leave it blank if you can cancel right up to the renewal date.

Auto-renews?	Yes = it renews unless you act, so a cancel-by date is calculated. No = it renews only if you renew it yourself; the renewal date is the decision date.
Price change at next renewal	For example 8% for an announced price rise. Applies to the next bill and to later bills in the Cash Calendar.
Seats paid / in use	Optional. Unused-seat spend = (paid – in use) ÷ paid × annual cost.

Flags

Flag	Meaning
Act now	The cancel-by date is within the Act now window (14 days by default).
Review	The cancel-by date is within the Review window (60 days by default). Check usage and get a quote or a downgrade.
OK	Nothing is due inside the review window.
Notice window passed	The cancel-by date for the next renewal has already gone. Under the notice you entered, the next term will be billed. Note the next cancel-by date.
Renews by hand / Cancelling: last term / Missing data	No auto-renewal; notice already given; or a required field is blank (the Check column says which).

Notice clauses differ: business days, "received by" rather than "sent by", written notice to a named address. Read the clause, and when in doubt add a few days to the notice. The spreadsheet doesn't send reminders, so put the cancel-by dates that matter in your calendar.

Renewals sheet

Renewals

Calculated from the Subscriptions sheet as of the date below.

As of	Oct 12, 2026
Live subscriptions (not cancelled)	11
Monthly run-rate	1,001.17
Annual run-rate	12,014.00
Unused-seat spend per year	2,400.00
Next 12 months of bills (Cash Calendar)	11,365.20
'Act now' decisions	2
Notice windows already passed	0

Cancel-by deadline within	Auto-renewing subscriptions	Value of those next bills
30 days	5	1,749.00
60 days	8	7,055.00
90 days	9	8,610.20

Next 15 decisions (cancel-by date, or renewal date for rows that renew by hand)

#	Decision date	Subscription	Owner	Flag	Next renewal	Next bill amount
1	Oct 15, 2026	Accounting software (example)	Finance	Act now	Oct 15, 2026	55.00
2	Oct 26, 2026	Email marketing (example)	Marketing	Act now	Oct 26, 2026	49.00
3	Oct 31, 2026	Design suite - 5 seats (example)	Marketing	Review	Oct 31, 2026	125.00
4	Nov 1, 2026	Business insurance (example)	Owner	Review	Dec 1, 2026	1,196.00
5	Nov 5, 2026	Website hosting (example)	IT	Review	Nov 20, 2026	324.00
6	Nov 5, 2026	Analytics tool (example)	Ops	Cancelling: last term	Nov 5, 2026	0.00
7	Nov 12, 2026	Video meetings (example)	Ops	Review	Nov 12, 2026	16.00
8	Nov 15, 2026	CRM - annual contract (example)	Sales	Review	Jan 15, 2027	5,040.00
9	Dec 1, 2026	Trade association (example)	Owner	Review	Mar 1, 2027	250.00
10	Jan 2, 2027	Team chat - Business plan (example)	Ops	OK	Feb 1, 2027	1,555.20
11	May 10, 2027	Domain names (example)	IT	Renews by hand	May 10, 2027	60.00
12						
13						
14						
15						

Category	Live subscriptions	Annual run-rate	Unused-seat spend / yr
Software	1	4,800.00	1,440.00
Marketing	1	588.00	0.00
Finance & admin	1	660.00	0.00
Communication	2	1,632.00	360.00
Design	1	1,500.00	600.00
Hosting & IT	2	354.00	0.00
Data & analytics	1	1,080.00	0.00
Insurance	1	1,150.00	0.00
Memberships	1	250.00	0.00
Other	0	0.00	0.00
Total		12,014.00	2,400.00
Not in a listed category		0.00	

Cash Calendar

Cash Calendar

Bills expected in each of the next 12 months (starting with the as-of month). Cancelled rows are excluded.

Subscription / plan	Status	Oct 2026	Nov 2026	Dec 2026	Jan 2027	Feb 2027	Mar 2027	Apr 2027	May 2027	Jun 2027	Jul 2027	Aug 2027	Sep 2027	12-month total
Team chat - Business plan (example)	Active					1,555.20								1,555.20
Accounting software (example)	Active	55.00	55.00	55.00	55.00	55.00	55.00	55.00	55.00	55.00	55.00	55.00	55.00	660.00
Website hosting (example)	Active		324.00											324.00
Design suite - 5 seats (example)	Active	125.00	125.00	125.00	125.00	125.00	125.00	125.00	125.00	125.00	125.00	125.00	125.00	1,500.00
CRM - annual contract (example)	Active				5,040.00									5,040.00
Email marketing (example)	Trial	49.00	49.00	49.00	49.00	49.00	49.00	49.00		49.00	49.00	49.00	49.00	588.00
Domain names (example)	Active								60.00					60.00
Analytics tool (example)	Cancelling													0.00
Stock photo plan (example)	Canceled													0.00
Business insurance (example)	Active			1,196.00										1,196.00
Video meetings (example)	Active	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	192.00
Trade association (example)	Active						250.00							250.00
Total per month		245.00	569.00	1,441.00	5,285.00	1,800.20	495.00	245.00	305.00	245.00	245.00	245.00	245.00	11,365.20
Biggest month		5,285.00	Jan 2027											

Compatibility, testing and license

- **Tested in LibreOffice Calc.** Uses standard spreadsheet functions (such as EDATE, DATEDIF, SUMIFS, COUNTIFS, SMALL, INDEX, MATCH) and no macros. Not yet tested in Microsoft Excel, Google Sheets or Apple Numbers.
- Every calculated cell was checked against an independent Python model across 16 test workbooks: the example data at tricky dates (month ends, February 28 and 29, year end) and eight random portfolios of 40 to 60 rows.
- Calculated sheets are protected without a password to prevent accidental overwrites. Turn protection off in LibreOffice with Tools > Protect Sheet.
- License: free for personal or business use; don't resell or re-host. The example rows are fictional.
- This is a planning tool, not financial or legal advice. Your contract terms take priority.