Sample. Northwind Studio is a made-up company: every name and number here is demo data, not a customer result.

Northwind Studio: spend review

Prepared by Undo on Nov 12, 2026. Built only from the transactions, statements and seat lists you connected. Amounts are what was charged; estimates are marked.

Summary

Recurring spend: $27,366.24 a year across 9 vendors.

Money we can ask back: $230.35 across 4 items. Our fee if it all comes back: $69.11.

Unused seats: 7, about $82.29 a month (estimate). Free: we never charge for seat flags.

Yearly recurring spend by category

Software: $20,134.80 a year, 7 vendors

Phone and mobile: $4,952.04 a year, 1 vendor

Internet: $2,279.40 a year, 1 vendor

By vendor

HubSpot (Software): $9,600.00 a year, $9,600.00 yearly. Estimate: one charge seen on Dec 20, 2025, likely renews yearly
Verizon Business (Phone and mobile): $4,952.04 a year, $412.67 monthly
Figma (Software): $3,600.00 a year, $3,600.00 yearly. Estimate: one charge seen on Jul 9, 2026, likely renews yearly
Comcast Business (Internet): $2,279.40 a year, $189.95 monthly
Google Workspace (Software): $2,016.00 a year, $168.00 monthly
Zoom (Software): $1,798.80 a year, $149.90 monthly
Slack (Software): $1,152.00 a year, $96.00 monthly
GitHub (Software): $1,008.00 a year, $84.00 monthly
Notion (Software): $960.00 a year, $80.00 monthly

Renewals in the next 90 days

Dec 20, 2026: HubSpot, $9,600.00 (yearly)

Money we can ask back

Chase: $105.00. Our fee if it works: $31.50

Wire transfer fees on Chase Business Checking 4417. Banks sometimes refund wire fees for business customers who ask

2026-07-15 $35.00 OUTGOING WIRE FEE (Chase Business Checking 4417)
2026-09-09 $35.00 OUTGOING WIRE FEE (Chase Business Checking 4417)
2026-10-31 $35.00 OUTGOING WIRE FEE (Chase Business Checking 4417)

Chase: $45.00. Our fee if it works: $13.50

Monthly service fees on Chase Business Checking 4417. Often waived on request or when the balance requirement is close

2026-09-01 $15.00 MONTHLY SERVICE FEE (Chase Business Checking 4417)
2026-10-01 $15.00 MONTHLY SERVICE FEE (Chase Business Checking 4417)

Sample. Northwind Studio is a made-up company: every name and number here is demo data, not a customer result.

2026-11-01 $15.00 MONTHLY SERVICE FEE (Chase Business Checking 4417)

American Express: $41.35. Our fee if it works: $12.41

Foreign transaction fees on Amex Business Gold 1008. Worth asking: some cards are sold without foreign transaction fees. Check your card's terms

2026-06-15 $12.88 FOREIGN TRANSACTION FEE (Amex Business Gold 1008)
2026-08-08 $7.42 FOREIGN TRANSACTION FEE (Amex Business Gold 1008)
2026-10-03 $21.05 FOREIGN TRANSACTION FEE (Amex Business Gold 1008)

American Express: $39.00. Our fee if it works: $11.70

Late fees on Amex Business Gold 1008. Banks often waive a late fee when asked, especially the first one

2026-10-10 $39.00 LATE FEE (Amex Business Gold 1008)

Renewals and bills to negotiate

HubSpot: $9,600.00 a year, renews Dec 20, 2026. Renews yearly at $9,600.00: a renewal is when vendors are most open to a lower price. Our fee: 30% of the first-year savings, only if the price comes down.

Verizon Business: $4,952.04 a year. Phone and mobile plan at about $412.67 a month: providers often have lower business plans for the same lines. Our fee: 30% of the first-year savings, only if the price comes down.

Figma: $3,600.00 a year, renews Jul 9, 2027. Renews yearly at $3,600.00: a renewal is when vendors are most open to a lower price. Our fee: 30% of the first-year savings, only if the price comes down.

Comcast Business: $2,279.40 a year. Internet plan at about $189.95 a month: providers often have lower business plans for the same lines. Our fee: 30% of the first-year savings, only if the price comes down.

Unused seats (free)

Notion: 3 of 7 paid seats unused, about $34.29 a month

Estimate: $80.00 a month across 7 paid seats: about $11.43 a seat a month.

Tom Becker (tom@northwind.example): never active
Lee Whitman (lee@northwind.example): last active Aug 1, 2026
Maya Lopez (maya@northwind.example): last active Sep 1, 2026
Remove these seats in Notion's admin. No fee.

Slack: 4 of 8 paid seats unused, about $48.00 a month

Estimate: $96.00 a month across 8 paid seats: about $12.00 a seat a month.

Chris Young (chris@northwind.example): never active
Riley Chen (riley@agency.example): last active May 2, 2026
Lee Whitman (lee@northwind.example): last active Jul 24, 2026
Tom Becker (tom@northwind.example): last active Aug 15, 2026
Remove these seats in Slack's admin. No fee.

Notes

Money we can ask back is not a promise: the vendor or bank decides. Our fee applies only if the money comes back, after you approve each case.

Our fees: 30% of money recovered, 30% of first-year savings. Unused-seat flags and cancellations are free.