

MCP SERVER

NO CODE

CLOUD HOSTED

Subscription Killer Calculator MCP for AI Agents

Audit recurring costs and find hidden savings in your monthly budget.

Subscription Killer Calculator helps you find and kill hidden costs in your recurring bills. It turns messy monthly fees into clear annual numbers, identifies what you aren't actually using, and predicts how much you could save by cutting the fat. It even calculates the investment capital needed for passive income coverage and tracks trial deadlines so you never get charged unexpectedly.

A+ Quality Score 98.67/100

subscriptions

savings

budgeting

finance-tracker

expense-management



The connectivity layer between AI and the world's software.



Vinkius sits between AI and every application. All communication passes through Vinkius Cloud via the Model Context Protocol (MCP) — with governance, observability, and security at every layer.

Your AI Connections Run Through Vinkius Cloud

The world's largest
managed MCP catalog

Vinkius is the connectivity layer where AI connects to the software your business already runs. We handle the hosting, the security, the credentials, the uptime — you get agents that actually do things.

We operate the world's largest managed MCP catalog. Major SaaS platforms, CRMs, databases, and cloud providers — running, monitored, production-ready. This MCP server is hosted and maintained by the Vinkius Cloud for AI Agents.

The agent doesn't manage credentials, doesn't manage uptime, doesn't manage security. Vinkius does.

— Architecture principle

Four Pillars of the Vinkius Runtime

01 — Security by design

Credentials stay encrypted at rest via AES-256. The AI agent never touches raw keys — they're injected into a sandboxed V8 isolate at runtime. Actions are logged, and connections have an emergency kill switch.

03 — Deterministic observability

Eight immutable metrics per endpoint: request volume, p95 latency, error rate, active connections, cost attribution. A live payload feed logs every tool call with mutation detection.

02 — Built on MCP Fusion

This MCP server was built with **MCP Fusion**, the open-source framework (Apache 2.0) that powers the entire Vinkius catalog. Schema-as-firewall strips undeclared fields, compiled PII redaction runs at zero overhead, and cryptographic lockfiles produce git-diffable audit trails.

04 — Autonomous operations

Servers are deployed, monitored, and patched autonomously. New capabilities and security patches ship weekly. Zero-downtime deployments ensure continuous availability across all managed MCP servers.

AES-256

Encryption at rest

Ed25519

PKI vault signatures

24h TTL

Ephemeral session keys

V8 Isolate

Sandboxed execution

One Token. Instant Access.

Every MCP server on Vinkius is accessed through a **Connection Token**. Tokens are generated in the cloud dashboard and produce a unique MCP endpoint URL. Paste this URL into any MCP-compatible client — no SDK required.

A single token can serve **multiple AI clients simultaneously**, or you can issue separate tokens per client for granular access control. Each token tracks its own request count, last activity timestamp, and can be individually enabled or revoked.

MCP ENDPOINT

`https://edge.vinkius.com/{token}/mcp`

Claude



Cursor



VS Code



Windsurf



Grok



Gemini

Security Is the Architecture

Security in Vinkius is not a feature — it's the foundation of the runtime. The gateway enforces multiple independent protection layers between AI agents and third-party APIs.

01 — Ed25519 PKI Vault

Every workspace has an Ed25519 Master Key. Session keys are generated ephemerally (24h TTL) and signed by the Master Key. Credentials never leave the vault boundary.

02 — V8 Isolate Sandboxing

Tool code runs inside isolated-vm V8 isolates with 64 MB memory caps and per-request timeouts. No filesystem access, no network access except through the SSRF-guarded fetch bridge.

03 — SSRF Guard

All outbound HTTP requests are DNS-resolved and validated before execution. Private IP ranges (10.x, 172.16-31.x, 192.168.x, AWS metadata 169.254.x) are blocked at the network layer.

05 — Cryptographic Audit Trail

Every request is signed into a SHA-256 hash chain with Ed25519 signatures. Events form a tamper-proof, SIEM-exportable forensic record.

04 — DLP & PII Redaction

A ResponseGuard pipeline intercepts every tool response. Configurable redaction patterns strip sensitive fields (emails, SSNs, card numbers) before data reaches the AI agent.

06 — Honeypot Trap System

Phantom credentials are injected into isolated environments. If a honeypot is used outside Vinkius infrastructure, the server is quarantined instantly.

Emergency Kill Switch

EU AI Act Art. 14(1)
Compliant

The kill switch is an **emergency halt** mechanism — not a simple toggle. When triggered, it executes three actions atomically:

01 — Server deactivated

The MCP server is immediately taken offline across the entire cluster.

02 — All tokens revoked

Every connection token is invalidated. Total lockout — reconnection blocked until new tokens are issued.

03 — WebSocket connections killed

Active connections terminated via Redis pubsub broadcast. Propagates to every runtime node in the cluster.

Full Visibility. Zero Guesswork.

The Vinkius cloud dashboard includes a full MCP Governance suite — real-time analytics and security controls for production AI operations.

Control Plane

KPI dashboard with request volume, latency, success rate, token consumption, and AI-generated operational briefings.

FinOps

Cost tracking per tool, payload compression savings, budget optimization signals, and consumption trends.

Firewall & DLP

PII redaction activity, sensitive data protection counters, and security event timeline.

Agent Activity

Which AI clients are connecting, how often, and what they're doing — real-time session tracking.

Tool Health

Slowest and most error-prone tools, with actionable root-cause insights and performance baselines.

Incident Log

Error trends, failure rates, status-code breakdowns, and forensic audit trail access.

Get started at cloud.vinkius.com — connect your AI agent in under 60 seconds.

Subscription Killer Calculator MCP

5 tools available

Cloud-hosted on Vinkius

Subscription creep is a quiet drain on your bank account. You sign up for a service here, a tool there, and before you know it, your monthly leaks add up to hundreds of dollars. This MCP lets you take control by turning that vague sense of waste into a concrete plan. Instead of guessing what you spend, you can get a clear picture of your total annual costs across every platform. You will see exactly which services you are neglecting and how much cash you are leaving on the table by keeping them active. It goes beyond just listing costs; it helps you model what your life looks like if you cut the fluff. You can see the exact dollar amount you would save by switching to cheaper plans or canceling entirely. It even helps you figure out how much investment capital you would need to cover your entire lifestyle's recurring costs through passive income. By hosting this on Vinkius, you get a reliable way to keep your agent updated on your financial goals without having to manually crunch numbers in a spreadsheet every month. It is about moving from reactive spending to proactive financial management. You can stop the cycle of forgetting to cancel a trial and start making decisions based on actual data. Whether you are trying to clear out a messy list of SaaS tools for your business or just want to find an extra few hundred dollars a year for your personal budget, this tool handles the math for you. It turns a pile of monthly statements into a clear strategy for keeping more of your money.

Core Capabilities

01 — Calculate yearly spend

Convert all weekly, monthly, and annual costs into a single yearly total.

03 — Predict savings

See exactly how much you save by downgrading or canceling specific plans.

02 — Identify wasted subs

Find which services you rarely use based on your actual frequency.

04 — Calculate freedom numbers

Determine the investment capital needed to cover all your subscriptions via passive income.

05 — Track trial dates

Get the exact dates you need to cancel a free trial to avoid being charged.

One Click on Vinkius — From Prompt to Execution

Available at vinkius.com/mcp/subscription-killer-calculator — connect your AI agent in three steps.

- 01 Provide your agent with a list of your current subscriptions and their costs.
- 02 Ask the agent to analyze your usage habits and calculate your total annual spend.
- 03 Get a detailed report on potential savings, your freedom number, and upcoming deadlines.

The bottom line is you get a clear roadmap for cutting unnecessary costs and reclaiming your monthly budget.

Built For

This is for the person who feels like their bank account is leaking money to apps they never open, or the small business owner trying to trim SaaS overhead.

Personal Finance Enthusiast

Audits monthly spending to find hidden leaks and hit specific savings goals.

Small Business Owner

Analyzes SaaS seat usage to cut unnecessary overhead and improve profit margins.

Freelancer

Tracks software overhead to ensure tools are actually contributing to their bottom line.

What Changes When You Connect

- 01 Stop overpaying for services by using `model_savings_optimization` to see the real impact of plan downgrades.
- 02 Avoid surprise charges by tracking every trial with `track_trial_deadlines`.

-
- 03 Understand your true burn rate by using `calculate_annualized_expenditure` to see costs in a yearly context.

 - 04 Identify wasted money using `analyze_subscription_utility` to spot services you rarely touch.

 - 05 Plan for long-term independence by using `calculate_freedom_number` to target your investment goals.
-

Real-World Applications

Audit your total SaaS overhead

A business owner asks their agent to list all current software costs and use `calculate_annualized_expenditure` to see the yearly total.

Project savings from downgrades

A user wants to know the impact of moving from a premium to a basic plan and uses `model_savings_optimization` to see the yearly difference.

Decide on a streaming service

A user tells their agent they only use a specific app twice a month and asks `analyze_subscription_utility` to see if it is worth the cost.

Manage free trial windows

A user signs up for a new service and asks their agent to use `track_trial_deadlines` to remind them of the cutoff date for the free period.

Patterns to Avoid

Manual math errors

✗ AVOID

Trying to calculate yearly costs in your head while looking at different monthly and weekly statements.

✓ INSTEAD

Use `calculate_annualized_expenditure` to convert every cost into a standard yearly total automatically.

Ignoring trial expirations

X AVOID

Getting hit with a surprise \$50 charge because you forgot a free trial ended.

✓ INSTEAD

Use `track_trial_deadlines` to get the exact date you need to take action.

Guessing plan value

X AVOID

Thinking a cheaper plan is a good deal without knowing the actual percentage of savings.

✓ INSTEAD

Use `model_savings_optimization` to see the precise financial gain from switching plans.

The Right Fit

Use this if you want to audit your personal or business recurring expenses, find hidden leakage in your budget, or plan for financial freedom through passive income. It is perfect for identifying which SaaS seats to cut or for seeing the real annual cost of many small monthly fees. Don't use it if you just want to pay a single bill or if you need a full banking app with transaction history. This is a calculator and optimizer, not a ledger or a payment processor.

Subscription Killer Calculator for Budgeting and Expense Audits

Most people have a dozen different subscriptions running in the background. You have to open five different tabs, look at various billing cycles, and try to do the mental math to figure out what you are actually spending each month. It is exhausting and usually leads to missed trials or paying for tools you stopped using months ago.

This MCP changes that by letting your agent do the heavy lifting. You just list your costs, and it builds a clear picture of your annual burn. You get a breakdown of what is worth keeping and what is just draining your bank account.

Subscription Killer Calculator for Financial Freedom Planning

Beyond just cutting costs, this tool helps you look at the bigger picture of your finances. You can see what it takes to cover your entire lifestyle's recurring costs through passive income, giving you a concrete target for your investment goals.

You stop guessing and start planning with real numbers.

Subscription Killer Calculator 5-Tool Budget Audit

Use these tools to calculate annual spend, identify wasted subscriptions, and model your total savings from plan changes.

#	TOOL	DESCRIPTION
01	<code>analyze_subscription_utility</code>	Identifies which subscriptions you aren't actually using based on your usage frequency.
02	<code>calculate_annualized_expenditure</code>	Converts all weekly, monthly, and annual costs into one annual total.
03	<code>calculate_freedom.freedom_number</code>	Calculate the subscription freedom number
04	<code>model_savings_optimization</code>	Predicts your total financial gains if you change or cancel specific plans.
05	<code>track_trial_deadlines</code>	Determines the exact dates you need to cancel a free trial to avoid charges.

See It in Action

Real prompts you can use once this MCP is connected to your AI agent through Vinkius Cloud.

U I have 5 subscriptions: Netflix (\$15), Spotify (\$10), Adobe (\$50), Gym (\$30), and a news sub (\$10). What's my annual cost?



Here is the breakdown of your annual subscription costs:

SERVICE	MONTHLY COST	ANNUAL COST
Netflix	\$15.00	\$180.00
Spotify	\$10.00	\$120.00
Adobe	\$50.00	\$600.00
Gym	\$30.00	\$360.00
News Sub	\$10.00	\$120.00
Total	\$115.00	\$1,380.00

U I use a \$20/month meditation app only once a week. Should I keep it? My goal is to save \$100 a month.



Based on your usage frequency, this app is a candidate for cancellation.

- **Current Cost:** \$20.00/month (\$240.00/year)
- **Usage:** Low (once per week)
- **Potential Saving:** By canceling this, you save \$20.00 per month.

Canceling this would put you 20% of the way toward your \$100.00 monthly savings goal.

U I spend \$500 a year on subscriptions. How much do I need invested to cover this at a 4% withdrawal rate?



To cover your \$500.00 annual subscription cost with a 4% safe withdrawal rate, you would need your '**Freedom Number**' to be:

\$12,500.00

This is the amount of capital required to generate enough passive income to pay for all your current subscriptions indefinitely.

Frequently Asked Questions

01 Can the Subscription Killer Calculator find hidden costs in my budget?

Yes. It takes all your different monthly, weekly, and annual fees and standardizes them into a single yearly total so you can see the full scope of your spending.

02 How does Subscription Killer Calculator help me manage free trials?

It calculates the exact dates you need to cancel a trial before you get charged. This helps you avoid those annoying surprise charges on your credit card.

03 Can I use Subscription Killer Calculator for my business SaaS audit?

Absolutely. It is great for identifying underutilized software seats and predicting how much you would save by downgrading plans or cutting redundant tools.

04 What is the 'freedom number' in Subscription Killer Calculator?

It is the total amount of investment capital you need to generate enough passive income to cover every single one of your recurring subscriptions automatically.

05 Does Subscription Killer Calculator show me actual savings?







Yes. It models specific scenarios, like switching from a premium to a basic plan, and tells you exactly how much cash that move puts back in your pocket each year.

Go Live in 60 Seconds

Get your connection token from cloud.vinkius.com, then paste the endpoint URL into any MCP-compatible client.

YOUR MCP ENDPOINT

```
https://edge.vinkius.com/[TOKEN]/mcp
```

CLIENT	WHERE TO CONFIGURE
 Claude AI	Profile → Customize → Connectors → "+" → Add custom connector → Paste endpoint
 Cursor	Settings → Features → MCP Servers → "+ Add New MCP Server" → Type: SSE → Paste endpoint
 VS Code	Ctrl/Cmd+Shift+P → "MCP: Add Server" → add <code>"subscription-killer-calculator": { "url": "..." }</code>
 Windsurf	MCP Settings → <code>mcp_settings.json</code> → Add endpoint URL
 ChatGPT	Settings → Tools & plugins → Add MCP server → Paste endpoint
 Gemini	Extensions → Add MCP Server → Paste endpoint URL

ASK AN AI ABOUT THIS

Let your preferred AI explain this MCP server

-  **Ask ChatGPT** 
-  **Ask Claude** 
-  **Ask Perplexity** 
-  **Ask Gemini** 
-  **Ask Grok** 

READY TO CONNECT

Subscription Killer Calculator is live on Vinkius Cloud.

Get your connection token, paste it into your AI agent, and
start building. No SDK. No deployment. Just results.

[Start at cloud.vinkius.com](https://cloud.vinkius.com) →

vinkius.com · support@vinkius.com

INDEPENDENT PLATFORM DISCLAIMER

Vinkius is an independent platform and is not affiliated with, endorsed by, sponsored by, verified by, or otherwise authorized by Subscription Killer Calculator. All third-party trademarks, logos, and brand names are the property of their respective owners. Their use in this document is strictly for informational purposes to identify service compatibility and interoperability.

DOCUMENT INFORMATION

Generated	July 2026
MCP Server	Subscription Killer Calculator MCP
Server ID	019f3513-04a8-7167-9b1a-ad55cbac0421
Platform	Vinkius Cloud for AI Agents
Endpoint	https://edge.vinkius.com/{token}/mcp

LICENSE & USAGE

This document is generated automatically by the Vinkius PDF Engine. Content reflects the MCP server configuration at the time of generation and may change as updates are deployed. For the most current information, visit vinkius.com/mcp/subscription-killer-calculator.