

GYM CANCELLATION COMPLIANCE SELF-AUDIT

Sixteen questions, one honest answer each. Every No is a fix. The middle column says where the rule comes from; your lawyer says whether your contract clears it.

Gym: _____

State(s): _____ Date: ____/____/____

1 · WHICH WAYS CAN A MEMBER CANCEL? Cancel the same way they joined, plus an online exit

QUESTION	WHERE IT COMES FROM	ANSWER	FIX BY
Can a member who signed up online cancel online? No call, no visit, no letter required.	State auto-renewal laws; NY GBL §624(4)(d); NYC §5-110.1(c)	☐ Yes ☐ No	
Can a member who signed up in person cancel by website or email? The clipboard on the way in doesn't buy a front-desk-only exit.	NYC §5-110.1(d); NY GBL §624(4)(c)	☐ Yes ☐ No	
Do you accept cancellation by website, email, phone, mail, and in person? Tick each one you actually accept: ☐ web ☐ email ☐ phone ☐ mail ☐ in person	NY GBL §624(4)(c)	☐ All 5 ☐ Fewer	
Is the cancel link findable from the member portal in under a minute? Time it yourself on a phone.	ROSCA "simple mechanism"; Va. Code §59.1-207.46	☐ Yes ☐ No	

2 · IS THERE A MAZE? Save offers are allowed. Stalling isn't.

QUESTION	WHERE IT COMES FROM	ANSWER	FIX BY
Is there any step that forces a phone call, a visit, or a certified letter before the cancellation goes through?	NYC §5-110.1(c), (e); NY GBL §624(4)(c); Va. Code §59.1-207.46	☐ None ☐ Yes	
If you make a save offer, does the member see a direct cancel option right next to it? Colorado spells this out; NYC forbids the offer blocking or stalling the exit.	Colo. SB25-145; NYC §5-110.1(e)(2)	☐ Yes ☐ No	
Would you be comfortable describing your quit process out loud to a member?	The Equinox test (\$600,000 NY settlement, May 2025)	☐ Yes ☐ No	

3 · MONEY ON THE WAY OUT Refunds, cooling-off, and price changes

QUESTION	WHERE IT COMES FROM	ANSWER	FIX BY
Does cancelling clear every scheduled payment, so nobody is billed after they leave?	NYC restitution rule §5-110.2	☐ Yes ☐ No	
Do you honor your state's cooling-off window on new contracts? New York: 3 business days to back out.	NY GBL §624(2)	☐ Yes ☐ No / n.a.	
Do you refund on your state's timeline? New York: within 10 business days for cooling-off, death, disability, a 25+ mile move, or the club closing.	NY GBL §624(2)–(3)	☐ Yes ☐ No	
Do members get written notice before a price increase? NYC: 5 business days to 30 days before the new rate hits. NY: get the member's OK first, or let them cancel within 14 days of the new charge with a prorated refund.	NYC §5-110.1(h); NY GBL §527-a	☐ Yes ☐ No	
Did members affirmatively opt in to auto-renewal at sign-up, and do they get a renewal reminder where your state requires one? Vermont: opt-in plus a 30-to-60-day notice. California: stricter consent and reminders on contracts from July 2025.	9 V.S.A. §2454a; Cal. Bus. & Prof. Code §17601–17602	☐ Yes ☐ No	

4 · CAN YOU PROVE IT? Record-keeping

QUESTION	WHERE IT COMES FROM	ANSWER	FIX BY
For any cancellation, can you show the date and time the member first asked, and who processed it? A Post-it behind the desk doesn't count.	NYC §5-110.2 (refund anything charged after the first attempt)	☐ Yes ☐ No	
Does a cancellation request reach a person automatically, so it never sits unread?	Same rule, in practice	☐ Yes ☐ No	
Does every payment carry a status (paid, failed, refunded, chargeback) you could hand to a regulator?	Dispute defense	☐ Yes ☐ No	
Has a lawyer checked your current contract against your state's auto-renewal law in the last 12 months?	Roughly 30 states now have a click-to-cancel law	☐ Yes ☐ No	

Count your answers. Yes: _____ No: _____

Any No in section 1 or 2 is the one to fix first. Those are the ones with fines attached.

Re-run this after any contract change, software change, or new location. Next audit:

____/____/____

This sheet is a checklist, not legal advice. It leans on New York and NYC because they have the dates and dollar figures. Your state may ask for more or less. Have a lawyer clear the contract. Last reviewed September 28, 2026.

NYC FROM OCTOBER 1, 2026

\$525 first violation · \$1,050 second · \$3,500 each after that, plus a refund of anything charged after the member first tried to cancel. New York's health-club law names "martial arts and self-defense schools" explicitly.