

Our Bill Reduction Plan



Cable & Internet	<ul style="list-style-type: none"> • Bundle your services. • Cancel channels you don't watch. • Consider trading cable for streaming apps.
Cell Phone	<ul style="list-style-type: none"> • Choose a cheaper plan. • Look into a family plan. • Avoid contracts.
Utilities	<ul style="list-style-type: none"> • Unplug everything. • Turn off the lights when you leave. • Use motion sensing light switches. • Use a programmable thermostat. • Switch to energy efficient bulbs. • Get rid of your landline or choose an internet phone service. • Change your air filters regularly.
Mortgage	<ul style="list-style-type: none"> • Pay bi-monthly. • Consider refinancing.
Bank/Credit Cards	<ul style="list-style-type: none"> • Don't use credit cards! • Transfer balances to a low or no interest rate card. • Only use your bank's ATM. • Avoid ATMs by getting cash back from the store. • Try an online bank with no fees.
Transportation	<ul style="list-style-type: none"> • Share rides. • Search for the lowest gas prices. • Walk or bike more. • Give your insurance the onceover. • Buy discounted gas cards online.
Groceries	<ul style="list-style-type: none"> • Create a budget and stick to it. • Create a shopping list. • Plan your meals. • Use coupons and store apps.



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Bill Name	Your Plan	Amount Before	Amount After	Amount Saved