

EXPLAINER

5 things you can negotiate to save money on household bills

Leave your loyalty behind — and set some calendar reminders

By **DORI ZINN**

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Household Expenses (Photo illustration by Salon/Getty Images)

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Not all of us can "side hustle" our way to extra money. While working on earning more, you can also restructure your budget to spend less. If you have already cut your budget to the bare bones, it may be time for another tactic: negotiation.

Most of the things you pay for are negotiable. Don't say no for someone — the worst thing is that they say no for themselves.

I have successfully negotiated everything from monthly bills like my **cell phone**, **internet**, car insurance and **credit cards**. You can negotiate the cost of nearly anything — and you should. Here are some of those things, as well as how to negotiate to lower your household bills.

"I find myself buying a lot of unnecessary things":

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1. Cell phones

I have a calendar reminder to call my cell phone provider every year when my contract is due for renewal. I trick myself into doing it days before so I don't let it automatically renew at a much higher rate than the previous year.

With a few different competitor offers, I'll call my provider and let them know I want to cancel my service and switch because I found an offer at a much lower rate. They almost always lower their rate even more than the competitor for another year. I have never switched to another provider, but I do prepare for it.

I have been doing this for about a decade and regularly ask about other deals and discounts during my call.

Representatives see if I qualify for anything else by asking about data usage to see if I'm on the right plan, or if I can bundle anything to save. I discovered I could get a **discount with AARP** on my last call. I wasn't an AARP member, but since **anyone can join at any age**, I did it to save on cell phone activation fees and get a discount on each line on my plan.

2. Cable and internet

Like cell phones, call your cable or internet providers to see if

you qualify for any deals after the introductory rate ends. Internet offers might be tricky since you could switch to another provider at a cheaper rate, but it depends on where you live and what you qualify for.

Cable might not be worth keeping, especially if you decide to stream exclusively. You can ditch cable altogether unless you bundle cable with something else to save on total costs.

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3. Car insurance

Car insurance options are in abundance: Shop around and get quotes from different companies to discover the best offers available. See if you qualify for discounts and deals, like safe driving, multiple cars and good students. If you work for a particular organization or have a specific affiliation, such as the military, it might also help you qualify for extra discounts.

Ask your insurance company if there are any bundling options available, like combining it with renters or homeowners insurance. Sometimes, paying in full also gets you a discount.

If you're using all your available discounts, ask about getting higher deductibles. Increasing your deductible, or what you pay when you file a claim before insurance kicks in, means **you'll lower monthly premium costs**. Just remember that you're on the hook for higher out-of-pocket costs.

4. Credit card interest rates

Credit card debt is a significant burden for Americans.

According to the latest [data from the Federal Reserve](#), credit card balances are now collectively at \$1.14 trillion.

Credit card interest rates are some of the highest around. According to the [Consumer Financial Protection Bureau](#), they have nearly doubled, averaging close to 23% in the last decade. Luckily, these rates aren't set in stone forever.

[Most credit card APRs are variable](#), not fixed, which means they can change from one month to the next. Try talking to the issuer you have had an account with the longest. It also helps if you have a strong track record of on-time bill pay and at least making minimum payments. You can also try the one that charges the highest APR.

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Ask your issuer if they would consider reducing the rate since you're a loyal customer and have proven you're responsible with credit and payments. Be flexible, ask about removing fees or making lower rates temporary for a set amount of months while you pay off your balance.

If you can't get a lower rate or have trouble compromising, consider a [balance transfer credit card](#) with a 0% APR for a set amount of months, usually ranging from nine to 21. You'll move over what you can — not all cards approve the entire balance — and rather than rack up additional interest charges, you'll get to pay off your principal balance every month. Just make sure you do it before the promotional offer ends and interest charges kick in.

5. Subscription services

Most people grossly underestimate the cost of streaming services. A [C+R Research analysis](#) found that we *think* we're paying around \$86 a month, but it's actually about \$219 monthly.

You can use a [bill negotiation service](#) to lower your

subscription costs on your behalf, but these companies take a cut of whatever they save you. So if you're trying to maximize savings, you may want to handle business yourself.

Simply calling and asking how to lower your bill is a good first step. Be kind and respectful without being pushy. Ask if you qualify for discounts or see if you qualify for deals.

Depending on the service and when your rates are set to change, you can do this once or twice a year. Regular attention lets you see which subscriptions are worth keeping — and which ones you should ditch.

Don't be afraid to contact all your providers and negotiate rates and terms to lower payments.

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By **DORI ZINN**

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