SAVE & EARN

Yearly bill review

Once a year, go down this list. Most families find something. Saved on this device as you check things off.

The list

0 of 12 done

- [ ] **Phone plan**
  Are you paying for more data than you use? Check prepaid and family plans.
- [ ] **Internet**
  Ask for current promotions; check your actual speed needs.
- [ ] **Car insurance**
  Get two quotes and ask about discounts.
- [ ] **Home or renters insurance**
  Bundle with car insurance? Check your deductible.
- [ ] **Streaming and apps**
  Keep one or two at a time and rotate.
- [ ] **Memberships (gym, warehouse store, clubs)**
  Did you use it enough last year to be worth it?
- [ ] **Bank and card fees**
  Monthly fees, annual fees and overdraft fees can often be removed by asking.
- [ ] **Credit card interest rates**
  Use the **rate script**.
- [ ] **Utilities**
  Ask about budget billing or assistance programs; check for leaks and old bulbs.
- [ ] **Subscriptions on your phone**
  iPhone: Settings → your name → Subscriptions. Android: Play Store → Payments & subscriptions.

- [ ] **Auto-renewing software or cloud storage**
  Downgrade if you can.

- [ ] **Kids' activities and lessons**
  Still loved? Any cheaper option nearby? See the **Budget** (or the **activities calculator**).

Saved only in this browser on this device. Nothing is sent anywhere.

Make it easy

- Put a reminder on your calendar for the same month every year.
- Do it together as a **money date**.
- Send whatever you save straight to your debt. Even $30 a month is $360 a year.