

Getting Smart About Bills	N/A	Already Doing	Will Try
Slow down your internet service. Apply for reduced Wi-Fi costs.			
Consolidate and pay off debts as soon as possible.			
Pay your bills on time and avoid late fees.			
Pay car insurance semi-annually instead of monthly.			
Get rid of your home telephone.			
Get rid of premium channels from your cable package			
Enroll in automatic bill-paying			
Cancel non-essential services (Netflix, Hulu, Spotify, HBO, Disney+ etc.)			