

| 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.) | | | |
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