

Title:

Budgeting Through Elective Utilities

Word Count:

595

Summary:

Telephone, Internet, and television service are all examples of elective utilities. These utilities, though many times necessary, are not essential to basic living standards in the United States like gas, electricity, and water. Elective utilities are no less important to a household budget.

When budgeting elective utilities, the trick is to find a company offering the same service or better for a lower rate. This may sound like a statement from Captain Obvious, but it is...

Keywords:

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Article Body:

Telephone, Internet, and television service are all examples of elective utilities. These utilities, though many times necessary, are not essential to basic living standards in the United States like gas, electricity, and water. Elective utilities are no less important to a household budget.

When budgeting elective utilities, the trick is to find a company offering the same service or better for a lower rate. This may sound like a statement from Captain Obvious, but it is amazing how many people are willing to pay a higher rate for the same service, and for no good reason.

Some people fear change, others feel they don't have the time to track down lower rates for service, and still others think they won't save a significant amount of money and don't want to be inconvenienced. Of course there are also those who just don't have a need for saving money. I'm not one of them.

One could always cut down on the amount of usage for services, however, this is not usually very practical. You have those services for a reason, you use them. Some elective utilities don't even have a usage rate but a monthly fee regardless of usage such as television service.

Consider this, if you were to take just three of your elective utilities and cut

your bill by ten dollars on each one every month you just saved enough money to pay another small bill. When you look at it that way, thirty dollars is nothing to sneeze at. That's a whopping \$360.00 a year.

It doesn't sound like such a small amount of money now does it? What could you do with an extra \$360.00? Make a car payment? Pay your car insurance? I would bet you know exactly what you would do with that money if you had it right now. If you're like me you're probably thinking of ways to save even more.

Let me share with you a few of my favorite ways to save money on elective utilities. The first thing to look at is price, that much is obvious. Though price is important, there are other variables to look at other than the bottom line rate, usage is probably the single most important factor.

Unlimited usage is king in budgeting. I used to use MCI Neighborhood bundled with unlimited local and long distance for fifty dollars a month. At the time it was a good deal, but cost me around eighty dollars a month after the hidden fee's taxes and surcharges were added into the equation.

I took the leap to broadband telephone service which cost me twenty dollars a month for the exact same thing minus hidden fee's and sir charges. I have had broadband phone for over a year and absolutely love it. I saved sixty dollars a month just on my phone bill alone. In a year I saved \$720.00 on phone service!

When looking for cheaper elective's think price plus usage. Unlimited usage is of course better than a rate plan unless you use very little of the service to begin with but need it from time to time. In that case it is better to go with the bare essentials. If your usage increases you can always upgrade.

Sometimes it will cost you a little extra money up front to get started with a new service provider. There may even be a few minor inconveniences at first. Try to stay focused on the end result and the big payoff. Chances are good you'll get back any money spent to activate new service in a couple months.