

Millennial Money: How we renegotiated our bills to cut monthly costs

I know, I know. You’ve probably heard all about how you should renegotiate your bills to save money. But that’s easier said than done, right?



COURTNEY JESPERSEN
NERDWALLET

That’s why I tried it out. I called up some of my service providers and attempted to cut the cost of my bills. Here’s how you can learn from my successes — and improve upon my failures.

Make a game plan

It’s a good idea to call your service providers and subscription

services annually to negotiate a better rate, ask about new promotions or cancel unnecessary bills. This is a powerful tool to save money. These tactics can be used for securing a better deal on cable, internet, subscription services and more. First, review all of your recurring payments by identifying charges on your credit card and bank account. Then, decide if you really need those anymore. Make a list of the bills you would like to lower or cut out entirely. On my list: Satellite radio, cable, a clothing subscription and a movie loyalty program. Next, look up each company’s website. You’ll usually find a variety of contacts, including live chat, text messaging, email and a phone number. While you’re

searching online, gather information about your current package and pricing, as well as any new promotions that can be used as leverage. **Cut out what you don’t need** Set aside a block of time and work your way through the list. My first call was to our satellite radio service provider. My husband and I have a SiriusXM subscription. But after months of spotty reception in our car, I decided it was time to cut the service completely. Instead, over the course of a 10-minute phone call, I asked to cancel, then I was met with a better offer. Before, we paid \$20.63 per month. Now, we pay \$6.06 a month for 12 months.

Plus, they threw in a free month. Threatening to cancel a service can be a bargaining tactic. Here, it was the truth — I was fully ready and willing to cancel. And it got me a better price. **Downgrade** Be patient. There’s a time commitment involved. Plus, things don’t always work out. I spent 45 minutes online chatting, then talking on the phone with DirecTV. But even after consulting with two representatives, my monthly payment remained around \$150. I was told there weren’t any discounts or promotions currently available for my account. And since I didn’t want to downgrade my package, I’ll have to wait for future offers. If you’re willing to

change your TV lineup, review available channel packages online to find a slimmed-down option that works for you. Or call and talk to a representative. **Ask for help** Renegotiating bills is perhaps more important now, especially for those who are dealing with financial impacts related to the coronavirus. Contact companies proactively, and if you’ve been laid off or otherwise affected by the pandemic, be honest about your situation. *About the Author* Courtney Jespersen is a writer at NerdWallet, the personal finance website, which provided this column to The Associated Press.

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110 Announcements

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- Ryder Bros
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- Lefty’s Tap House
- Little Bagel Shop
- Baker City Fire Dept.
- Haines Sell-Rite
- Idle Hour
- Salvation Army

114 Self-Help Group Meetings

UNION COUNTY AA MEETINGS LA GRANDE

MONDAYS Primary Purpose Group 12 - 1:00pm 2620 Bearco Loop

TUESDAYS Into Action Group 12 - 1:00 pm Presbyterian Church 1308 Washington Ave. (entry 6th & Spring St.)

Surrender Group 7 - 8:00 pm 2620 Bearco Loop

City of Elgin Greater Elgin Group 7- 8 :00 pm St. Mary’s Catholic Church 93 S 12 St., Elgin

WEDNESDAYS Primary Purpose Group 12 - 1:00 pm 2620 Bearco Loop

Surrender Group 7 - 8:00 pm 2620 Bearco Loop

Island City Soul Sister’s 5:30 p.m. 10801 Walton Rd. Blue Springs Apartments Community Room

Turning Point Group 7 - 8:15 pm 63161 Gekeler Lane Fort Union Grange Hall (Corner of McAllister & Gekeler)

THURSDAYS Surrender Group 7 - 8:00 pm 2620 Bearco Loop

City of Cove Cove Group 7 - 8:00 pm Baptist Church 707 Main St.

FRIDAYS Primary Purpose Group 12 - 1:00 pm 2620 Bearco Loop

City of Elgin Elgin Group (Winter only) 6:00 PM 70564 Valley View Rd (in shop)

SATURDAYS Surrender Group 10 - 11:00 am 2620 Bearco Loop

Grande Ronde Valley Group 7 - 8:00 pm Presbyterian Church 1308 Washington Ave. (entry 6th & Spring St.)

SUNDAYS Miracles Meeting 10 - 11:00 am 2620 Bearco Loop

Questions call AA Hotline: 541-624-5117 www.oregonaadistrict29.org

114 Self-Help Group Meetings

AA MEETINGS Wednesday Nights, 7-8:15pm. Fort Union Grange Hall, corner of McAllister & Gekeler Lanes. For more info, call 541-786-1222

AL-ANON Attitude of Gratitude. Wednesdays, 12:15-1:30pm. Faith Lutheran Church. 12th & Gekeler, La Grande. 541-786-2051

NARCOTICS ANONYMOUS Monday, Thursday, & Friday at 8pm. Episcopal Church 2177 First St. Baker City

Call 541-963-3161 or 541-523-3673 to place your ad.

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114 Self-Help Group Meetings

Drug Problem? We can help! Narcotics Anonymous Phone: 541-805-2229 www.neo-na.org

OVEREATERS ANONYMOUS Tues., Noon - 1 PM Due to the Library closure the meeting is in the City Park Call: 541-540-5326 Leave a Message

LA GRANDE NOW HAS A GAMBLERS ANONYMOUS MEETING! Every Friday Night @5pm, 2107 Gekeler Ln, LG, Church of Christ basement. For more info please call 971-219-8411

NARCOTICS ANONYMOUS Goin’ Straight Group Meetings: Mon., Tues. Thurs. & Fri. Start at 8 PM Episcopal Church Basement 2177 1st Street, Baker City

PEOPLE with PARKINSON’S Caregivers, Family, Friends SUPPORT GROUP Contact Judith at 208-855-9199 Meetings resume @GRH when restrictions ease.

AL-ANON FAMILY GROUP (support for family & friends of Alcoholics) Tuesday evenings Joseph Methodist Church (basement on northside) Joseph, OR 6-7pm. Contact 541-398-1398

ALZHEIMERS-DEMENTIA Support Group meeting 2nd Friday of every mo. 11:30 am to 1:00 pm. 1250 Hughes Lane Baker City Church of the Nazarene (In the Fellowship Hall) 541-523-9845

BAKER COUNTY AA MEETINGS BAKER CITY

MONDAYS Survivor’s Group 12 -1:00 pm Baker Presbyterian Church 1995 4th St. (4th & Court, Side Door)

TUESDAYS K.I.S.S. (Keep it Simple Sister) 12 - 1:00 pm 1645 Eldon St. Eldon Court Apts Community Room

WEDNESDAYS Survivor’s Group 12:05 pm Baker Presbyterian Church 1995 4th St. (4th & Court, Side Door)

THURSDAYS Survivor’s Group 12:05 pm Baker Presbyterian Church 1995 4th St. (4th & Court, Side Door)

FRIDAYS Been There Done That (Grapevine Meeting) 5:30 -6:30 pm 2970 Walnut (Corner of “D” & Grove St.) Grove Apts. Community Rm

A.A. Book Study 6:00 - 7:00 pm

SATURDAYS As Bill Sees It Group 10:00 am 2970 Walnut (Corner of “D” & Grove St.) Grove Apts. Community Rm

SUNDAYS Been There Done That 5:30 pm 2970 Walnut (Corner of “D” & Grove St.) Grove Apts. Community Rm

Questions call AA Hotline: 541-624-5117 www.oregonaadistrict29.org

114 Self-Help Group Meetings

CELEBRATE RECOVERY Calvary Baptist Church Third & Broadway Baker City, OR EVERY THURSDAY 6:15 - 8:00 PM

AL-ANON Concerned about someone else’s drinking? Saturday, 9 a.m. Northeast OR Compassion Center 1250 Hughes Ln. Baker City (509)420-0495

WALLOWA COUNTY AA MEETINGS

Enterprise MONDAYS • Enterprise Group 7:00 pm 113.5 E Main St.

TUESDAYS • Enterprise Group 12 - 1:00 pm 113.5 E Main St. • Enterprise Group 7 - 8:00 pm (Big Bk Study) 113.5 E Main St.

WEDNESDAYS • Enterprise Group 7:00 pm 113.5 E Main St.

THURSDAYS • Enterprise Group 12 - 1:00 pm 113.5 E Main St. • All Saints (Mens Mtg) 7:00 pm 113.5 E Main St. • Grapevine Meeting 301 S. Lake; 5:30 pm

FRIDAYS • Enterprise Group 7:00 pm 113.5 E Main St.

SATURDAYS • Enterprise Group 7:00 pm 113.5 E Main St.

City of Joseph MONDAYS • Grace and Dignity (Womans Mtg) Joseph United Methodist Church; 6:00 pm 301 S. Lake St, Corner 3rd & Lake/Side Stairs, Lake St

WEDNESDAYS • Grace and Dignity (Womans Mtg) 12 pm 301 S. Lake St., Church Basement

City of Wallowa SUNDAYS • Church of Christ 504 w. 2nd St.; 5:00 pm

SATURDAYS • Church of Christ 504 w. 2nd St.; 12:00 pm

Questions call AA Hotline: 541-624-5117 www.oregonaadistrict29.org

204 Automobiles

114 Self-Help Group Meetings

AL-ANON, Cove. Keep coming back. Mondays, 7-8pm. Calvary Baptist Church. 707 Main, Cove.

OVEREATERS ANONYMOUS NEW MEETING ROOM! During the COVID-19 Social Distancing the meetings are held by telephone. Fridays @ 8:45 AM For Information Call 541-523-5128 Leave a Message

Someone’s drinking a problem? AL-ANON Monday at Noon Presbyterian Church (Music Room, Upstairs) 1995 4th St. (Use Washington Ave.) 541-523-5851 Baker City

115 Community Calendar

AMERICAN LEGION Meets at the 41 Club @ 6 PM 1st Thursday of every month 2129 2nd St. • Baker City, OR

AMERICAN LEGION Meets at the 41 Club @ 6 PM 1st Thursday of every month 2129 2nd St. • Baker City, OR

PINOCHLE Fridays at 6:30 p.m. Senior Center 2810 Cedar St. Public is welcome

Kiwanis Club of Baker City Tuesday at 12:00 PM Sunridge Inn Restaurant 1 Sunridge Lane For more information call: (541) 523-6027

VETERANS OF FOREIGN WARS POST 3048 MONTHLY MEETING 2nd Thurs. of the month Post & Auxiliary meet at 6:30 p.m. at Vets Club 2005 Valley Ave., Baker City 541-523-4988

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204 Automobiles

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