

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.

CLASSIFIEDS

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110 Announcements

You too can use this **ATTENTION GETTER!** Ask how you can get your ad to stand out like this!

THE DEADLINE for placing a **CLASSIFIED AD** is 10:30 A.M. **ONE BUSINESS DAY BEFORE PUBLICATION** Publication Days: Tuesday, Thursday, Saturday

PULL TABS ACCEPTED

AT THE FOLLOWING BAKER CITY LOCATIONS

- Baker City Herald
- Dollar Tree
- Black’s Distributing
- Ryder Bros
- VFW
- Baker Elk’s Lodge
- Main Event
- Lefty’s Tap House
- Little Bagel Shop
- Baker City Fire Dept.
- Haines Sell-Rite
- Idle Hour
- Salvation Army



The early stages of communication disorders are easier to spot when you know the signs.

IDENTIFY THE SIGNS

Early detection can improve treatment and quality of life. For more information visit IdentifyTheSigns.org.

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.

DOES EVERYONE KNOW YOUR BUSINESS

Even if you think they do, you'll have to keep reminding them about it.

These little ads really work! Join the thousands of other people in this area who are regular users of the classified. See how simple and effective they can be. We're open from 7:30 a.m. to 5 p.m. for your convenience.

LOOKING FOR A GOOD RETURN?

Why not use this directory to inform people of your business?

PEOPLE READ THE CLASSIFIED

You've just proved it to yourself! Remember us when you need efficient, economical advertising.

See the light.

DON'T RUN IT.

Drive Safely. The Way to Go.
Transportation Safety — ODOT

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

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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

301 RVs & Travel Trailers

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Let **Smiley RV's** 40 plus years of professional experience help you!
Turn your newer, late model RV or truck into cash-paid for or not! No sales fee.
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Milton Freewater Oregon

2018 Cardinal Luxury
5th wheel model 3350
35ft. 3 slides, king bed, auto leveling, great full timing rig!
No pets, non-smoking.
Call 303-903-7257
See in Baker City
\$55,000

204 Automobiles

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www.gossmotors.com

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