30-Day Bill-Cutting Game Plan

Simple Weekly Calls & Tweaks That Can Save $100 - $300/Month

Real scripts, simple checklists, quick wins.

This is your friendly roadmap to cutting monthly expenses without extreme couponing or complicated spreadsheets. Over the next 30 days, you'll make a few strategic phone calls, cancel forgotten subscriptions, and lock in savings that add up to real money every single month. The best part? Most tasks take just 5 - 15 minutes, and we'll give you the exact words to say. Let's turn those bills into savings you can actually use for the things that matter to your family.

How This Game Plan Works

Why 30 Days Is Enough to Make a Big Difference

Here's the truth about cutting bills: most of your savings come from just a handful of focused actions. You don't need to clip coupons for hours or negotiate every single expense. Instead, we're targeting the "big rocks" first—your internet, phone, and car insurance bills—because that's where you'll see the biggest impact with the least effort. Then we'll sweep through subscriptions and streaming services to catch those sneaky monthly charges that add up without you noticing.

This plan is designed to fit into your already-busy life. We've broken everything down into small, manageable tasks that take just minutes per day. By the end of 30 days, you'll have lowered your monthly expenses, built better money habits, and freed up cash for things like your emergency fund, debt payoff, or just breathing room in your budget.

One Small Task Per Weekday

Each task takes 5-15 minutes. No overwhelming marathons, just quick daily wins that fit into your coffee break or lunch hour.

Big Rocks First

We start with internet, phone, and car insurance because these three categories typically offer the biggest savings opportunities with just one or two calls.

Then Sweep Subscriptions

After tackling the big bills, we'll clean up streaming services and forgotten subscriptions that quietly drain your account each month.

What You'll Need

- Recent bills from the last 1-3 months (internet, phone, car insurance)
- Login information for your online accounts
- A notebook or this guide printed out for tracking
- About 10-15 minutes of uninterrupted time for phone calls

Week 1: Internet & Phone Providers

Lower Your Internet & Phone Bills

Welcome to Week 1! Your goal this week is simple: get a promotional rate, loyalty credit, or cheaper plan from your internet and phone providers. These two bills alone can account for $100-$200 per month in many households, so even a small discount here makes a big difference. The secret? Most providers have special rates they only offer if you ask. You'd be amazed how often a 10-minute call can save you $20-$50 per month.

Companies know it's expensive to lose customers, so they'd rather give you a discount than see you switch to a competitor. That's your leverage. You're not being demanding or difficult–you're simply being a smart consumer who knows their worth. And remember, the worst they can say is no, which leaves you exactly where you started. But most of the time, they'll find something to offer you.

1

Gather Your Bills

Pull together your last 1-3 months of internet and phone bills. Note what you're currently paying and when your contract ends (if applicable). This information gives you power in the negotiation.

2

Research Competitor Offers

Spend 10 minutes online looking up what 1-2 other providers offer in your area. Write down specific speed tiers and prices. You don't need to switch–you just need these numbers for your call.

3

Call Your Internet Provider

Use the script below to ask for a better rate. Be friendly but firm. Ask to speak to the retention or loyalty department if the first person can't help. Stay on the line–persistence pays off.

4

Call Your Cell Phone Provider

Repeat the same process with your mobile carrier. Ask about cheaper plans that still meet your needs. Sometimes switching from unlimited to a slightly smaller plan saves $30+ per month.

5

Enable Discounts

Many providers offer $5-$10/month off for paperless billing and autopay. These small discounts add up to $60-$120 per year with zero extra effort. Turn them on today.

Call Script for Internet & Phone Providers

"Hi, I've been a customer for ___ years and my bill is getting too high. I saw some offers from other providers for similar service at lower prices. Are there any promotions or loyalty discounts you can apply so I can stay with you? I'd really prefer not to switch, but I need to manage my budget better."

If they say no: "I understand. Is there a supervisor or retention specialist who might have more options? I'd hate to leave after being a loyal customer."

Company	Old Bill	New Bill	Monthly Savings
Internet:	$_____	$_____	$_____
Phone:	$_____	$_____	$_____
Week 1 Total Savings:			$_____

Week 2: Car Insurance & Big Fixed Bills

Shop Around for Car Insurance

Car insurance is one of those expenses that quietly creeps up over time. You set it up once, put it on autopay, and never think about it again–until you realize you're paying way more than you should. The good news? Shopping around for car insurance is easier than ever, and even one new quote can save you $20 - $100 per month. That's $240 - $1,200 per year just for spending an hour online or on the phone. Not bad for an afternoon's work, right?

Insurance companies count on customer inertia. They know most people won't bother to shop around, so they gradually increase rates year after year. But when you show them you're willing to switch, suddenly they find discounts they "forgot" to mention. Safe driver discounts, low mileage discounts, bundling discounts–they're all sitting there waiting for you to ask. This week, we're asking.

List Current Details

Write down your current car insurance provider, monthly cost, coverage levels, and deductibles. You need this baseline to compare apples to apples.

Get 2–3 Online Quotes

Use comparison sites or go directly to 2 - 3 other insurers. Enter your information and request quotes for similar coverage. This takes about 15 - 20 minutes total.

Call Your Current Insurer

Armed with lower quotes, call your current company. Tell them you've found cheaper rates and ask what they can do. Be specific about the dollar amounts you've been quoted.

Ask About All Discounts

Don't be shy–ask about every possible discount: safe driver, low mileage, bundling with home insurance, good student (if you have teens), paid-in-full, and more.

Car Insurance Script

"Hi, I'm reviewing my budget and I've received quotes for ***$___*** *per month from other companies for similar coverage. I've been with you for ___ years and would prefer to stay if possible. Is there anything you can do to match or beat this rate? I want to make sure I'm getting the best value."*

Follow-up questions: "What discounts am I currently receiving? Are there any others I might qualify for that aren't applied yet?"

Other Big Bills to Review

- **Electricity:** Ask about budget billing, off-peak usage plans, or assistance programs
- **Water/Trash:** Check if your municipality offers low-income or senior discounts
- **HOA Fees:** Request an itemized breakdown and attend meetings to question increases
- **Mortgage:** Look into refinancing if rates have dropped significantly

Quick Tips

Energy Savings: Switch to budget billing to avoid surprise spikes, and ask your provider about time-of-use rates if you can shift some usage to off-peak hours.

Payment Plans: Many utility companies offer assistance programs during tough months–don't be afraid to ask what's available.

Week 3: Subscriptions & Streaming Cleanup

Cancel, Pause, or Downgrade Subscriptions

Time for the subscription sweep! This is where many families find "hidden" money they didn't even know they were spending. Between streaming services, app subscriptions, gym memberships, software tools, and those "free trials" you forgot to cancel, it's easy to have $50-$150 per month slipping through the cracks. The average American household subscribes to 4-6 streaming services alone, plus countless other recurring charges that seemed like a good idea at the time.

Here's your mission this week: identify every single recurring charge on your accounts, then ruthlessly evaluate whether you're actually getting value from each one. And here's the liberating truth—you don't have to cancel everything forever. Many streaming services let you pause or rotate subscriptions. Watch everything you want on Netflix this month, cancel it, then subscribe to HBO Max next month. You'll save money and actually finish shows instead of endlessly scrolling through seven different apps looking for something to watch.

1

Days 11–12: Audit All Recurring Charges

Log into your bank account and credit cards. Go through the last 2-3 months of transactions and write down every subscription, membership, or recurring charge. Don't skip the small ones—those $3.99 charges add up fast.

2

Day 13: Highlight Unused Services

Go through your list and put a star next to anything you haven't used in the last 30 days. Be honest with yourself. When was the last time you actually went to that gym or used that meditation app?

3

Day 14: Cancel 1–3 Unused Services

Pick the easiest targets first and cancel them today. This might be old apps you downloaded once, magazines you don't read, or memberships you meant to use but never did. Most can be canceled online in under 5 minutes.

4

Day 15: Review Streaming Services

Look at all your streaming subscriptions. Keep 1-2 favorites that you use weekly. Pause or cancel the rest. You can always resubscribe when a specific show you want comes out. This rotation strategy saves serious money.

5

Day 16: Downgrade Plans

Check if you're overpaying for features you don't use. Do you really need 4 simultaneous screens on Netflix? Ultra HD when you watch on your phone? The premium Spotify plan when you mostly listen at work? Downgrade and pocket the difference.

Service/Subscription	Keep/Cancel/Pause	Monthly Cost	New Status
Netflix		$_____	
Spotify		$_____	
Gym Membership		$_____	
_____________		$_____	
_____________		$_____	
_____________		$_____	
Week 3 Total Savings:		**$_____/month**	

Pro tip: Set a calendar reminder for 11 months from now to re-evaluate all your subscriptions. Make this an annual money ritual. Services change, your needs change, and new competitors emerge with better deals. An annual audit keeps your subscriptions lean and relevant.

Week 4: Lock In Savings & Build New Habits

Confirm Everything & Decide Where the Savings Go

Congratulations–you've made it to the final week! Now comes the satisfying part: confirming all your hard work went through, adding up your total monthly savings, and giving that money a specific job. This last step is crucial because savings that just sit in your checking account tend to disappear into random spending. But when you intentionally direct your savings toward a goal–whether it's building an emergency fund, paying off debt, or saving for something fun–you're much more likely to stick with your new lower-cost lifestyle.

This week is also about celebration and sustainability. You've done something many people talk about but never actually do. You've taken control of your bills, negotiated better rates, and eliminated waste. That takes courage and follow-through. Now let's make sure these changes stick and your savings work as hard as you did to earn them.

Days 17–18: Confirm New Rates

Log into each account you negotiated (internet, phone, insurance) and verify the new lower rates are showing up. Take screenshots or print confirmation emails for your records.

Day 19: Verify Cancellations

Check your bank and credit card statements to make sure canceled subscriptions are truly gone. Sometimes it takes a billing cycle, but you should see confirmation emails. Follow up if needed.

Day 20: Calculate Total Savings

Add up all your monthly savings from weeks 1-3. Write this number somewhere you'll see it often. This is your new monthly raise–money that stays in your family instead of going to companies.

Days 21–23: Automate Your Savings

Here's where the magic happens. Set up automatic transfers to move your savings amount to its new home. If you saved $150/month, set up a $150 automatic transfer on payday to your emergency fund, debt payment, or savings account. Automation means you'll never "forget" to save or be tempted to spend it.

Days 24–25: Share the Win

Tell your partner, family, or trusted friend about your success. Share your total monthly savings and what you're doing with the money. This accountability and celebration helps the habits stick. Plus, you might inspire someone else to take control of their bills too!

Where Should Your Savings Go?

We're saving $_____ per month. This money now goes to:

- **Emergency Fund** - Build to $1,000 first, then work toward 3-6 months of expenses
- **Debt Payoff** - Attack high-interest credit cards or make extra loan payments
- **Sinking Funds** - Save monthly for upcoming expenses like car repairs, kids' activities, holiday gifts, or annual insurance premiums
- **Fun Money** - Put some toward a family goal like a vacation or home improvement

You can split your savings across multiple goals–just make sure every dollar has a specific job!

30-Day Game Plan At-a-Glance

Your Complete Checklist

Here's your entire 30-day journey on one page. Print this out, hang it on your fridge, and check off each day as you complete it. There's something deeply satisfying about watching those checkboxes fill up–and knowing each one represents real money staying in your pocket. Remember, you don't have to follow this perfectly. Life happens. If you miss a day, just pick up where you left off. Progress, not perfection!

Week 1: Internet & Phone

- ☐ Day 1: Gather internet & phone bills
- ☐ Day 2: Research competitor offers
- ☐ Day 3: Call internet provider
- ☐ Day 4: Call cell phone provider
- ☐ Day 5: Enable paperless & autopay discounts

Week 2: Car Insurance & Big Bills

- ☐ Day 6: List current car insurance details
- ☐ Day 7: Get online quote #1
- ☐ Day 8: Get online quote #2
- ☐ Day 9: Call current insurer with quotes
- ☐ Day 10: Ask about all possible discounts

Week 3: Subscriptions & Streaming

- ☐ Day 11: Audit all recurring charges
- ☐ Day 12: List subscriptions & memberships
- ☐ Day 13: Highlight unused services
- ☐ Day 14: Cancel 1-3 unused services
- ☐ Day 15: Review streaming subscriptions
- ☐ Day 16: Downgrade overpaid plans

Week 4: Lock In & Automate

- ☐ Day 17: Confirm new internet/phone rates
- ☐ Day 18: Confirm new insurance rate
- ☐ Day 19: Verify all cancellations
- ☐ Day 20: Calculate total monthly savings
- ☐ Day 21: Choose where savings will go
- ☐ Day 22: Set up automatic transfers
- ☐ Day 23: Review automation settings
- ☐ Day 24: Share your wins with family
- ☐ Day 25: Celebrate your success!

Days 26–30: Extra Money Tasks (Optional)

If you're on a roll, use these bonus days to tackle additional money tasks:

- ☐ __________________________________
- ☐ __________________________________
- ☐ __________________________________
- ☐ __________________________________
- ☐ __________________________________

Ideas: Review credit card rewards programs, shop around for better savings account interest rates, negotiate medical bills, sell unused items, meal plan to reduce grocery spending, etc.

Your Monthly Savings Dashboard

Track Every Dollar You're Keeping

This is your official savings tracker–the place where you can see exactly how much money you've reclaimed from bills and subscriptions. Fill this out as you complete each task, and watch your total monthly savings grow. There's something incredibly motivating about seeing these numbers in black and white. It transforms abstract "savings" into concrete dollars that you can touch, count, and put toward your family's real goals.

Date Completed	Company/Service	Old Monthly Bill	New Monthly Bill	Monthly Savings	Notes
	Internet	$_____	$_____	$_____	
	Cell Phone	$_____	$_____	$_____	
	Car Insurance	$_____	$_____	$_____	
	Streaming #1	$_____	$_____	$_____	
	Streaming #2	$_____	$_____	$_____	
	___________	$_____	$_____	$_____	
	___________	$_____	$_____	$_____	
	___________	$_____	$_____	$_____	
	___________	$_____	$_____	$_____	
	___________	$_____	$_____	$_____	

$____

Total Monthly Savings

This is how much extra you're keeping every single month

$____

Annual Savings

Multiply your monthly savings by 12 –this is your yearly win!

$____

One-Time Credits

Promo credits, refunds, or other one-time bonuses you received

What I'm Doing With This Money:

____

____

____

Reflection & Next Steps

Celebrate Your Wins & Plan Ahead

You did it! You made it through 30 days of intentional bill-cutting, and you have real results to show for it. Take a moment to appreciate what you've accomplished. Most people never take action on their bills–they just complain about them. But you actually did something about it. You researched, made calls, had potentially uncomfortable conversations, and advocated for yourself. Those are real skills that will serve you for life.

Now let's capture what you learned so you can keep this momentum going. Reflection helps cement new habits and reveals patterns you might not have noticed while you were in the thick of it. Plus, these insights will make your next money challenge even easier.

1

What surprised you most?

Was it how easy the calls were? How much money was hiding in subscriptions? How willing companies were to negotiate? Write down your biggest surprise–it will motivate you next time you're hesitant to try something new.

____
____
____

____
____
____

2

Which call or cancellation was easiest?

Sometimes we build things up in our minds to be harder than they actually are. Which task turned out to be simpler than you expected? Remember this feeling the next time you're procrastinating on a money task.

____
____
____

____
____
____

3

What was harder than expected?

Were there companies that wouldn't budge? Services that were difficult to cancel? Knowing what was challenging helps you prepare better next time–and reminds you that you did it anyway.

____
____
____

____
____
____

What will you tackle next month?

You've built momentum. Don't let it stop here! Here are some ideas for your next 30-day money challenge:

- Start a meal planning system to cut grocery costs
- Sell unused items around your house
- Review and optimize credit card rewards
- Shop around for better savings account rates
- Negotiate medical or dental bills
- Create a system for tracking spending
- Build a simple household budget
- Research ways to increase income

Mark Your Calendar

Important dates to remember:

- **In 3 months:** Check that your new rates are still applied correctly
- **In 6 months:** Review your subscriptions again–new ones creep in!
- **In 12 months:** Repeat this entire 30-day game plan. Insurance rates change, promotions expire, and new competitors emerge. An annual review keeps you at the best rates.

Pro tip: Set recurring calendar reminders right now for these check-ins. Future you will thank present you!

You're a Bill-Cutting Champion!

Your Money. Your Control. Your Future.

Look at you—30 days ago, you were paying full price for everything. Today, you're a negotiation pro who knows exactly where every dollar goes. You've proven that saving money doesn't require extreme sacrifices or complicated systems. It just takes a little knowledge, a few strategic actions, and the willingness to advocate for yourself. And you have all three of those things now.

The money you're saving each month—whether it's $50, $150, or $300—represents more than just numbers in your bank account. It represents choices. Security. Breathing room. The ability to handle an unexpected car repair without panic. The option to take your family out for ice cream without guilt. A growing emergency fund that lets you sleep better at night. That's what this 30-day game plan was really about: giving you more freedom and less stress around money.

Make It Annual

Set a reminder to repeat this process every year. Companies change rates, new competitors emerge, and your needs evolve. An annual bill audit keeps you ahead of the game.

Share What You Learned

Tell friends and family about the savings you found. You might inspire someone else to take control of their bills. Plus, teaching what you learned helps cement the habits.

Protect Your Savings

Keep automating transfers to your chosen savings goal. Don't let this money disappear back into everyday spending. Give it a job and let it work for your family's future.

Remember: This is just the beginning. You've learned that you have more power over your expenses than you thought. You've discovered that companies will negotiate if you ask. You've proven that small, consistent actions create real results. Take these lessons and apply them to every area of your financial life.

Share Your Success!

We'd love to hear how much you saved! Share your wins with the CraftyDollar community using **#BillCuttingGamePlan** on social media. Your success story might be exactly the motivation someone else needs to get started. And if you have questions or want more money-saving strategies, visit **CraftyDollar.com** for more practical guides just like this one.

You've got this. Your bills don't control you—you control them. Now go enjoy that extra money you're keeping every month. You earned it! 🎉