

BILL HAGGLE CHECKLIST

Based on what you learned in the book, set aside a couple of hours on a weekend to negotiate your bills. There's no guarantee you'll have success with every provider, but the task is worth it: you haggle once but continue to save each month. List every bill contact using the form below, then call and ask if they can reduce your rate.

CELL PHONE

phone _____ account no. _____

Ask for a better plan, specific discounts. Use www.whistleout.com

Say: "I can get a cheaper rate if I switch to [other carrier]. Can you offer a more competitive rate?"

CABLE & INTERNET

phone _____ account no. _____

Ask them to match competitor prices or promo rates

Say: "I found a cheaper price for new customers online. I've been a loyal customer and would like the same rate, please."

CAR/HOMEOWNER'S/RENTERS INSURANCE

phone _____ account no. _____

Ask them to match competitor prices or for specific discounts

Say: "Are there any good driver discounts?" "Do you offer discounts for bundling policies?" "What kind of discounts do you offer for home improvement projects?"

CREDIT CARD

phone _____ account no. _____

Ask for a lower interest rate

Say: "I've been a customer for [length of time] and I feel like I've been a good customer. Is there any way you can lower my interest rate?"