

How to save on your monthly internet bill

Are you paying too much for internet service? Use these tips to lower your monthly bill.

Whether you use it for work, streaming TV and movies, playing video games or sending emails, it's hard to live without the internet. As the COVID-19 pandemic has most people housebound, your internet use might be going up even as your income is going down.



But you don't have to let this crisis wreak havoc on your finances. To keep your budget in check, there are a few ways to lower your internet costs -- you just need to know where to look.

1. Read your bill

Before you can find ways to save, you'll need to see what you pay for first. Read last month's bill, and try to review the last few monthly bills as well. It's important to see how much you're paying for internet speed and data usage. While you can't remove some fees, check the fine print to see what your fees are. It'll come in handy when it's time to negotiate with your provider.

2. Check your internet speed

While most of us prefer the fastest internet speed available, that doesn't mean we always *need* it. If you work from home, having the best (and fastest) internet package available is probably near the top of your priority list.

But if you work out of the home or don't use your internet service for more than recreational use, you may want to consider lowering your internet speed. A lower internet speed can reduce your bill.

3. Reduce devices

If you're the only one in your household, you may not need more than a couple devices added to your bill. Rather than paying for half a dozen computers, phones and tablets, try limiting what you have. Fewer devices mean you could pay less for usage.

This might not work if you have other people in your home -- like family or roommates -- and they all have multiple devices themselves.

4. Browse through competitors

Now that you know your internet speed, how many devices you need on your plan, and what you use the internet for, it's time to shop around. Many competitors are vying for your business and will happily give you an introductory rate that's less than what you're currently paying. Sometimes smaller, local ISPs can provide a better rate than the internet behemoths such as Comcast and Verizon Fios. Use comparison shopping tool WhistleOut to research providers in your area.

Before signing up, though, get an idea of what your monthly costs will be when you switch your internet service to a new provider. Compare what you're paying now to what you'll pay for the next month, six months and year. Along with that, what's the cost after the introductory plan ends? Consider your long-term use as well.

5. Buy your own modem and router

Many internet service providers charge an extra monthly fee for you to rent a modem and router. But it may be cheaper in the long run to buy your own, and it could even boost your speed and performance.

6. Bundle with other services

Obviously your internet connection isn't the only household service you pay for. By bundling it with other services, such as your cell phone and cable TV plans, you could pay less. See if your provider offers bundle packages -- if you like the offer, it's usually easy to sign up through the company's website.

This is a good idea if you're going to use what you buy. If you've cut the cord and are now a streaming household, buying a cable TV package might not be necessary.

7. Negotiate with your service provider

You've reviewed your bill and checked your internet speed, how many devices you have and competing offers. Now you can give your current internet provider a call.

This isn't always the easiest or most time-efficient step, but it's an important one. If you've had the same provider for a few years, they're more likely to work with you on lowering your bill. Many will ask you the same

questions here: Can you lower your internet speed? Can you reduce the devices on your plan? Now you're equipped with those answers.

Do your research on the competition. If you mention any offers from competitors that you've come across, your customer service rep may give you a deal to keep you a happy customer. Having the knowledge of competing offers gives you an advantage -- you can move on to another company if you don't like what you currently have.

Ask your current service provider if there are any promotions available for both new and existing customers and what you qualify for. If you haven't found a deal that works for your budget, it's all right to end the call and try again later or plan to end service with that provider.

Don't be afraid to cancel your service. It may take some time to close one account and open another, but if you're saving a significant amount, it's worth it. Remember, though, that promotion periods end, and you may need to negotiate your bill this time next year when the promo rate is over.

9. Get outside help

If you don't have the time or desire to negotiate with customer service, you can enlist the help of a company like Trim to lower your bills. Services such as Trim earn a percentage off what you save -- Trim receives 33% of your annual savings, for instance. But if it saves you the hassle of negotiating a bill with customer service yourself, you might find it worthwhile.

Nonprofit programs such as EveryoneOn bring low-cost internet offers and other deals to those in need. Some programs are as low as \$10 a month, depending on your eligibility and where you live.

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