

7 Household Expenses You Need to Stop Paying For

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Unfortunately, some things — like your mortgage, car payments, and cell phone bills — are unavoidable. But there are some other sneaky little line items you can cut entirely from your monthly budget.

1 Cable TV

"Cutting the cable cord and opting for a streaming service provider like [Netflix](#) or [SlingTV](#) can help a family save big bucks," says savings expert [Andrea Woroch](#). According to market research company NPD Group, the average cable customer pays \$123 a month. By the end of the year, you're looking at \$1200 or more to spend on other things.

2 Landlines

"Many consumers like having a landline for emergencies," says Woroch. "But at an average of \$40 per month, it's a lot of money to dish out on a phone you don't use often." Instead, she suggests switching to a free Internet home phone provider like [Ooma](#). "While there's an upfront cost to cover the device, it pays for itself in just two months. Opting for this free service will save you approximately \$480 annually."

3 Extended Warranties

4 Auto Collision Insurance

5 Modem or Router Fees

Internet bills seem to have a way of adding up slowly. There are all sorts of additional fees and taxes. Plus, if you rent a modem or router from the service provider, those come with additional monthly charges. Anna Newell Jones, blogger behind [And Then We Saved](#), recently called her internet company to find out how she could lower her bill. "We ended up going through every single line to see what we were getting charged for, and how we could reduce or eliminate the expense," she says. "I got a few deals and eventually decided to go get our own modem." By the end of the call, she was able to cut the monthly bill by about 33%.

6 Credit Card Fees

7 Private Mortgage Insurance