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## Ready to cut the cord or ditch the dish?

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*Tune into these 7 tips to control your TV costs.*

The average pay-TV bill is now \$123 a month and may hit [\\$200 a month by 2020](#), according to research from the NPD Group, representing an increase of 9.4 percent annually between 2011 and 2015. By comparison, the Consumer Price Index only increased 1.6 percent annually during that same timeframe!

The good news is that the introduction of free and low-cost streaming services in recent years — such as Netflix, Hulu and Sling TV — has provided programming alternatives. A large number of millennials are already consuming TV content on their computers, smart phones, tablets and gaming devices — so it's not surprising that Nielsen reports the [pay-TV industry has lost more than 2.2 million customers since 2013](#).

If your at-home entertainment costs have gotten out of control, you may be able to trim your bill and still get to watch what you love. The following 7 steps can help you score the best deal:

- 1. Break down your current bill:** Itemize how much you're currently spending by looking at your monthly bills for cable (including basic and premium channels), digital streaming media accounts and any extras like pay-per-view movies or sporting events. Then list your must-watch shows and channels to see what you may be willing to do without.

- 2. Explore what you can watch for free:** Investing in an indoor TV antenna — one of the least expensive alternatives (some cost [less than \\$10](#)) — can help you access local channels. To ensure you'll still get your faves, check out [which channels are available in your area](#) and [which antenna would work best](#) for them. At the very least, you should be able to access major network shows, along with local team games you often can't stream online because of blackout restrictions, according to [U.S. News & World Report](#).
- 3. Negotiate a new bill:** Consumer Reports recommends [finding out what adjustments your current provider may offer](#), assuming you've already met the terms of your agreement (usually 2 years — if you cancel early, the cost can be hundreds of dollars!).

Armed with the new customer package price from a competitor, call your provider's customer service department, and tell them you're ready to make a switch if they can't reduce your bill. (If you're not getting anywhere, ask to speak to a supervisor or to be transferred to the customer loyalty department.) You may also be able to save by checking what free movie channels or other promotions your provider is offering once or twice a year — as well as asking if they offer a discount for signing up for automatic payments or paperless statements, according to [Kiplinger](#).

- 4. Subscribe by choice:** Several channels are now available a la carte without a cable or dish subscription. HBO's streaming service, [HBO NOW](#), for example, can be accessed through a variety of devices, including computers, Apple TV, iPads, Amazon Kindle Fire tablets and smartphones, for \$14.99 a month. Nickelodeon, CBS, Lifetime and other channels have launched similar on-demand options. TechCrunch's roundup of [cable TV alternatives](#) outlines some of the most popular solo and niche channels you can purchase.

Several channel package services also let viewers avoid paying for a basic cable subscription, such as:

- **Sling TV**: Access to more than 20 live TV channels via the Internet — including ESPN (sports fans rejoice!), the Disney Channel, AMC and TNT — is \$20 per month.  
Note: This is a service of DishTV, although you don't need a DishTV subscription to use it.
- **PlayStation Vue**: The cloud-based service, accessed through a PS4 or PS3 console, has more than 50 channels, including Showtime, starting at \$49.99 in select cities (New York, Los Angeles, Chicago, Philadelphia and San Francisco). Viewers can also choose a la carte options, such as Showtime access for \$10.99 a month and FOX Soccer Plus for \$14.99 a month.

- 5. Investigate your streaming options:** You may be able to considerably cut your expenses if the programs you want to watch are available for free online or through a streaming service, which can save you up to 50 percent, according to [Today](#). You'll need Internet access, and, if your TV isn't an Internet-enabled smart TV, you'll need to invest in a streaming device, which range from about \$30 to \$99. (Check out MediaShift's [streaming hardware list](#) for some available options.)

Streaming media services typically involve a monthly or annual fee — such as:

- **Netflix**: Streaming plans, which include instant access to Netflix's TV show and movie library, range from \$7.99 to \$11.99.
- **Hulu**: Monthly subscription prices are \$7.99 to \$11.99.
- **Amazon Prime**: Annual membership is \$99 and includes music streaming, unlimited photo storage and free two-day shipping on Amazon.com for certain items.

Use a website like [Yidio](#) or [Fan TV](#) to quickly check if your favorite shows are available on Hulu, Netflix, iTunes and/or Amazon Prime.

**Tip:** For game-day viewing tips, check out USA Today's article on [how to watch live sports without paying for cable](#).

6. **DIY your own package:** To view all the channels and shows you want to watch, you may need to subscribe to more than one streaming service — for example, as [Money](#) magazine suggests, signing up for Hulu, Sling TV and a network-specific a la carte option like CBS All Access. The Washington Post's [cable cost calculator](#) can help you estimate what you'd pay for the best cable deals or your ideal cable TV alternatives.
7. **Eliminate unnecessary equipment:** Do you have an extra cable box in the guest room that you hardly ever use? Getting rid of it may score you a better cable deal. The average U.S. household has 2.6 cable, at a cost of more than \$230 a year, according to a recent [U.S. Senate study](#). Another cost-saving move is to [buy your modem](#) instead of renting it, which could potentially save you hundreds over the next 2 to 3 years, according to the Motley Fool®.

Cable is just one area where you can cut back on monthly spending, check out our article on ways to [cut costs and save hundreds of dollars at home](#).

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