

THE
SAVE

\$3,700

CHALLENGE

FEBRUARY

February is here, and so is another great way to save!

Are you ready to cut the cord on unnecessary expenses?

SAVE \$600 THIS YEAR BY GETTING RID OF YOUR CABLE TV & LANDLINE

Before you dismiss this idea, read on a bit more! Giving up cable and landline expenses doesn't have to be as hard as you think. The goal here is to save about \$600 over the course of this year by finding cheaper ways to get the same services you already enjoy. If you can replace high-cost services with similar low-cost alternatives, what's not to like? Let's take a look at how you can save big by getting rid of cable and landline:

THE AVERAGE NUMBER OF TV SETS PER AMERICAN HOME¹

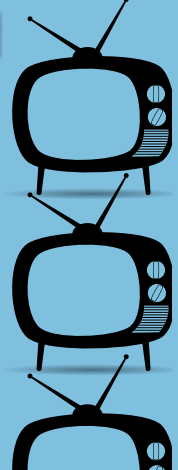
2009

2.9 TVs
PER AMERICAN HOME



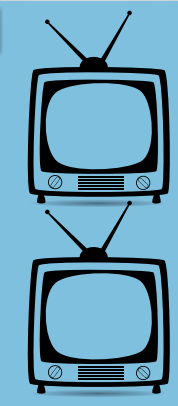
2000

2.4 TVs
PER AMERICAN HOME



1990

2.0 TVs
PER AMERICAN HOME



GETTING RID OF CABLE

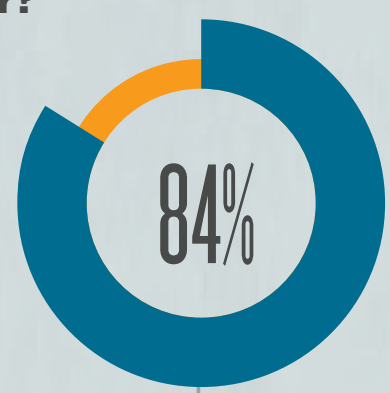
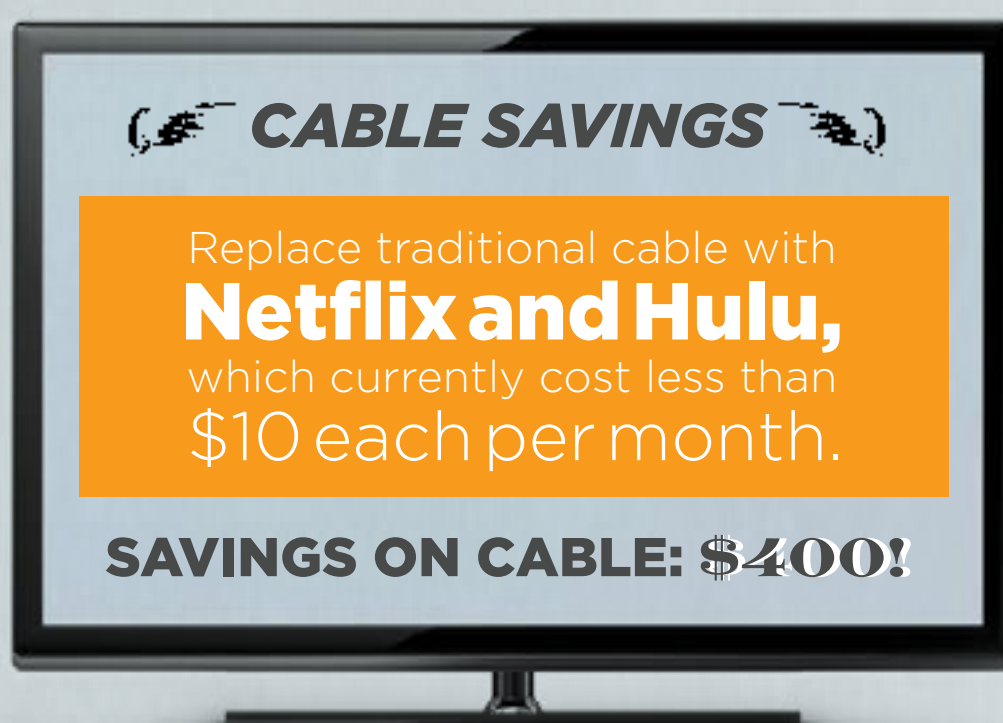
Digital cable subscribers pay an average of \$75 per month, or **\$900 per year!**¹

Yet you can replace much of the functionality of traditional cable with services like **Netflix and Hulu**, which currently cost less than \$10 per month. These services allow you to watch many of your favorite shows, and you can even hook them up to your current TV.

There are lots of ways to adjust to life without cable, including making better use of **Redbox and your local**

library for movie rentals, staying connected to free broadcast TV, and taking advantage of various Internet-based alternatives.

If you decide not to get rid of cable, you can still reevaluate whether you really need all of the channels you're currently getting. Maybe you can cut back on your plan and still save hundreds of dollars. Even if you have to give up access to a couple of shows in the process, might it still be worth it if it allows you to **save \$400 by the end of the year?**



84%
OF U.S. HOUSEHOLDS
SUBSCRIBE TO
PAY-TV SERVICES⁴

\$977

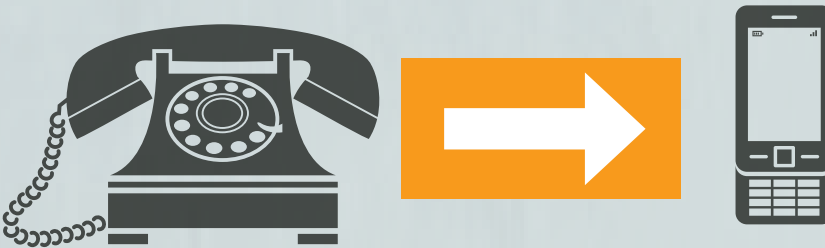
= the average amount consumers spend per year on AUDIO AND VISUAL EQUIPMENT AND SERVICES.²

GETTING RID OF YOUR LANDLINE

On average, Americans spend \$1,226 on telephone service each year.²

And 53.8 percent of American households have both a cell phone and landline.³ If your household is one of these, you can cut your phone bill significantly by giving up your landline. As cell phones can now be quite reliable substitutes for landlines, making this change is more practical than ever. If you're not willing to give up landline service, or if your household is one of the 10.2 percent of American households that only has a landline,³ you might benefit from switching to a VoIP provider. VoIP stands for voice over IP, and it functions similarly to a landline. The difference is that it uses the Internet to transmit your calls.

The main benefit of VoIP is that you can usually find cheaper deals than you can for landlines. There are many providers to choose from, and some offer plans for less than \$10 per month. Some may even charge as little as \$20 per year.



SUBSTITUTE CELL PHONES FOR LANDLINES

1 IN 3 HOMES (34%)

HAS A CELL PHONE AND NO LANDLINE³



10.2% OF HOMES

HAVE A LANDLINE AND NO CELL PHONE³

53.8% OF HOMES

HAVE BOTH LANDLINE AND CELL PHONES³

2.0% OF HOMES

HAVE NO TELEPHONE SERVICE³

SAVINGS ON LANDLINE: \$200!

SAVINGS: \$600 OR \$54.55 PER MONTH

CashNetUSA
Money's on the way[®]

REFERENCES:

1. Consumer Expenditure Survey. (2012, Sept.). U.S. Bureau of Labor Statistics. Retrieved 6 Dec. 2012, from <http://www.bls.gov/cex/2011/Standard/age.pdf>
2. How Much Time Do Americans Spend on Food? (2011, Nov.). Economic Research Service/USDA. Retrieved 6 Nov. 2012, from <http://www.ers.usda.gov/media/149404/eib86.pdf>
3. Americans Spend \$151 a Week on Food; the High-Income, \$180. (2012, Aug. 2). Retrieved 6 Nov. 2012, from <http://www.gallup.com/poll/156416/Americans-Spend-151-Week-Food-High-Income-180.aspx>
4. Seasonality Chart: Vegetables. (2012). CUESA. Retrieved 14 Jan. 2013, from <http://www.cuesa.org/page/seasonality-chart-vegetables>