

# Are your bills too high?

Here's Your Guide to  
Negotiating Your Bills

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# What's in here?



**Know what's negotiable**



**Negotiation strategies + scripts**



**Automate your wins**



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## What's actually negotiable?

Almost 60% of Americans say their bills feel unmanageable, and most of us assume we just have to “deal with it.” But here’s the secret: **you can often lower your bills simply by asking** if you know how.

## You might be surprised how much wiggle room exists

- CABLE AND INTERNET: Ask about loyalty discounts or promotions. If you mention switching, they often offer “retention” deals.
- MEDICAL BILLS: Request an itemized statement and ask for a “prompt pay” discount or income-based adjustment.
- CREDIT CARD INTEREST RATES: Politely ask for a lower APR. If you’ve been paying on time, you’ve earned it.
- RENT: If your lease is up, offer to sign a longer term in exchange for a small reduction or fixed rate.



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## How to Prepare Before You Negotiate

Start by taking inventory of your recurring bills – these are the best candidates for negotiation:

- Phone and internet
- Insurance (auto, renters, home)
- Subscriptions (streaming, gym, apps)
- Medical or credit card bills

Gather your most recent statements, competitor rates (a quick Google search or “new customer” promo), and notes on your payment history.

Being a loyal customer can really help your case.

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## Frich X T-Mobile Resources



We've prepared scripts you can follow to increase your chances of successfully negotiating your bills for:

- Phone & Internet
- Insurance (renters or home)
- Credit card companies

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# Phone & Internet Script

**GOAL:** Get a loyalty discount, promotional rate, fee removal, or retention offer.

## **YOUR SCRIPT:**

"Hi, I've been a customer for [X years], and I noticed my bill has increased to \$[amount]. I'm reviewing my monthly expenses and I'm considering switching providers because I've seen competitors offering lower rates.

Before I make a decision, are there any loyalty discounts, promotional offers, or retention plans available for my account?"

### *If They Say There's Nothing Available:*

"I understand. If I were to cancel today, what would that process look like?"

*(Pause. This often triggers the retention team.)*

### *If They Offer Something Small:*

"I appreciate that. I've seen comparable plans around \$[competitor rate]. Is there anything closer to that you can do?"

### *Optional Add-Ons to Ask For:*

- Waived upgrade or activation fees
- Free speed upgrade
- Bill credit
- Removal of equipment fees

### *Close Strong:*

"Can you confirm the new monthly total and how long this rate is guaranteed?"

# Insurance (Renters or Home) Script

**GOAL:** Lower premium, increase discounts, re-rate policy.

## **YOUR SCRIPT:**

"Hi, I'm reviewing my policy to reduce my monthly expenses. I'd like to see if there are any discounts or adjustments available to lower my premium.

Can we re-rate my policy based on current market pricing?"

### Follow-up Prompts:

- "Are there any loyalty or bundling discounts I'm not currently receiving?"
- "If I increased my deductible slightly, how much would my premium decrease?"
- "Are there any usage-based or low-risk discounts I qualify for?"

### If You Have a Competitor Quote:

"I received a quote from another provider for \$[amount] annually. Is there any way you can match or come closer to that rate?"

### If They Push Back:

"I'd prefer to stay if we can make the numbers work. What's the best rate you're able to offer today?"

### Close Strong:

"Can you email me a breakdown of the updated coverage and premium before we finalize?"

# Credit Card Companies Script

**GOAL:** Lower APR, waive late fee, reduce annual fee.

## **LOWER APR SCRIPT:**

"Hi, I've been a customer for [X years] and I've consistently made on-time payments. I'm currently paying an APR of [X%], and I wanted to see if there's any opportunity to reduce my interest rate. I've received offers from other cards with lower rates, but I'd prefer to stay if we can adjust this."

*If They Say No Immediately:*

"Is there a retention department I can speak with?"

## **LATE FEE WAIVER SCRIPT:**

"I noticed a late fee on my account. I've generally had a strong payment history. Would you be able to offer a one-time courtesy waiver?"

*(Keep it calm. They do this all the time.)*

## **ANNUAL FEE REDUCTION SCRIPT:**

"My annual fee just posted, and I'm evaluating whether the card still makes sense for me. Are there any retention offers, statement credits, or fee waivers available?"

*If they offer bonus points instead:*

"Thank you. What's the dollar value of those points compared to the annual fee?"

*Close Strong:*

"Are there any promotional balance transfer or interest reduction offers currently available on my account?"

## Your Next Steps



Once you've lowered a bill, don't let the savings disappear. Take the difference and automatically move it into:

- An emergency fund (even \$25 a month grows over time)
- A savings goal that excites you – vacation, car fund, or debt payoff

Bill negotiation isn't a one-and-done move. It's a habit. Revisit your recurring expenses every 6-12 months. Companies quietly raise prices, and new offers appear all the time. Think of it as a quick tune-up for your finances.

If you're nervous, start small. Call your internet provider or ask a credit card company for a late fee waiver. One success will build your confidence for bigger conversations.

You've got this!

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