**[4 Ways to Lower Your Cell Phone Bill](http://blog.smartdollar.com/blog/2015/5/7/4-ways-to-lower-your-cell-phone-bill)**

You remember way back, maybe 10 years ago, when your cell phone pretty much just made phone calls? **Back before the smartphone existed?**

Or go back 10 more years, when “cell phones” were massive contraptions you had to plug into the cigarette outlet of your car?

These days, cell phones are much smaller and much more convenient. They do everything other than wash your laundry and put gas in your car—and they’ll probably figure out how to do that soon.

**But all that cool technology comes with a price.** And just because you can afford the monthly bill doesn’t mean that you can’t look for ways to cut costs and save money.

So if you’re looking for ways to cut back on your cell phone bill, we offer the following ideas:

**1. Use Wi-Fi.**

**Use a Wi-Fi connection whenever you can**, especially at home or work. Data overages can pile up quickly, so you want to make sure you stay within your monthly limit by only using your data when you need it.

**2. Cut the insurance.**

If you truly need “insurance” for your cell phone, **then you’ve bought a cell phone that you can’t afford.** In other words, if you don’t have the cash available to replace your phone if something happens to it, then your phone is too expensive for your budget.

**3. Negotiate.**

When you’re in the market for a new phone, **don’t just assume you can’t talk down the price.** Go to the store and talk with a salesperson to see if you can get the activation fee or upgrade fee waived. If you’ve been a customer for a long time, then be sure to bring that up.

**4. Cut out the stuff you don’t use.**

This might seem like common sense, but you’d be surprised how many people don’t even look at their cell phone bill. They continue paying for things they never use, like emergency roadside assistance, 411, and “enhanced voicemail.” Sit down, **look long and hard at your phone bill**, and determine if you really *need* everything that’s listed on it.