Quickest win for every bill

HeftySavings

The single biggest, easiest move for each bill.

Bill	Quickest win
Car insurance	Compare quotes at every renewal
Homeowners insurance	Compare quotes every year or two
Renters insurance	Bundle with car insurance
Cell phone plan	Check how much data you actually use
Home internet	Call when your promo rate ends
Subscriptions and streaming	List every subscription
Electricity	Get a free or low-cost energy audit
Heating and natural gas	Lower the thermostat at night
Groceries	Plan meals and shop with a list
Credit card interest	Pay more than the minimum
Medical bills	Apply for financial assistance
Property tax	Apply for exemptions
Bank fees	Turn off overdraft coverage
Car loan	Get preapproved before buying

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Sources: Compiled by Hefty Savings editors from its bill guides. Checked October 2026.
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