Consumer Credit Counseling Service (CCCS)
Of Central Oklahoma

405-789-2227 1-800-364-2227 Fall 2013

Making the Most of Your Money

Who is CCCS?

Consumer Credit Counseling Service of Central Oklahoma has served Oklahomans since 1967.

We are a part of the United Way in several Oklahoma communities and we are all living and working in Oklahoma, just like you.

We provide free counseling services whether or not you choose to enroll in our Debt Management Plan.

Our mission statement reads:

"CCCS is a non-profit agency committed to helping people help themselves become financially strong individuals and families through counseling, debt management and education".

We honestly want what is the best for our clients—which is why we have been the trusted professionals in this area for so many years.

Options to Save on Home Entertainment:

The average monthly cable bill rings in at about $70, with many paying more and less than that amount. Often when a household is working to pare down expenditures in order to accomplish goals such as saving, repaying debt or balancing a budget, the paid television subscription becomes an item of scrutiny.

If you have been searching for alternatives to options like satellite dish, cable and others, there are some technology solutions that may be interesting to you. All of these require high speed internet and an internet-capable television.

- **Google Chromecast:** This $35 device that plugs into your existing television allows smartphone users to view programming on their television. Users select an icon on their smartphone device and videos are instantly available on their television. The device requires no set up or subscriptions. Your smartphone or tablet is the remote and it works equally well with iPhone and Android technology. It works well with an existing Netflix subscription and YouTube (a fellow Google product), but Amazon is not yet playing with Chromecast. This is a new technology and one to watch.
- **ROKU** is another internet streaming device that allows you to collect apps that behave as channels. While there are many free apps, you can also access your Netflix, Amazon Instant Video and Hulu subscriptions to name a few. The Roku requires some basic setup and has a cost of about $100.
- **AppleTV** is another internet streaming device which allows you to stream online content directly through your television. If you are an "Apple" household you will really appreciate the cooperation of your Apple devices with your AppleTV.

These are just a few of the favorite devices we have heard about. In our house we have used the Roku and recently began using the Google Chromecast. We subscribe to Netflix ($8 per month), Amazon Prime ($80 per year) and pay for high speed internet from Cox Communications (about $45 monthly). We also purchased a High Definition Antenna so we can watch the "over the air" television options. Though we have had an out of pocket expense for the internet streaming devices, we use technology we already have to pay less for television programming options. Using these options we were able to cut our monthly expenses from about $180 per month to about $60 per month and we almost never experience any inconvenience such as not being able to watch shows that we want to watch. [proceed to 2nd page]

If you are not the type to keep a smartphone or a high definition television, don't fear. You can still review your current bills and find ways to trim your expenses if you need to. The public libraries including the Pioneer Library System also offer free "Red Box-style" movie rentals and free music downloads through Freegal to their members. The important thing is to ask the question: "What simple change can I make that will save me money?". Solutions are becoming increasingly convenient to those who are seeking to think differently about their entertainment solutions. I would never suggest purchasing expensive new technology such as smartphones or internet streaming devices as a means to save money, however if you already have them the products above may enable you to put your existing technology to work at trimming your budget!

We also expect that the cable-type companies are already responding to these changing trends with even more consumer-centric options, so don't be surprised if there are even more pleasant options coming to a screen near you!