



# CUB'S GUIDE TO Cutting Your TV Costs

SAVE ON CABLE BILLS WITH STREAMING

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# Your choices in the TV market

What option is best for you? A lot of people try to keep their cable/satellite service but reduce the big bills — something called “cord shaving.” You also could “cut the cord” by dropping cable completely and using an antenna for local channels or a low-cost internet streaming service, or both. Many others keep their existing cable/satellite package as is, but stack streaming service subscriptions on top of it. It’s called “cord stacking” and it’s expensive.

## TV Antenna



**Monthly cost:** Upfront cost, but no subscription fee.

**What is it?** TV signals from the major networks delivered to your TV with the help of an antenna in or on your home.

**Typical companies:** The major networks (ABC, CBS, NBC, Fox, WGN, PBS) which don’t charge a subscription fee for their programming.

**Equipment needed:** Antenna, coaxial cable, TV with digital tuner (most TVs built after 2007).

**Pros:**

- No monthly subscription fees.

**Cons:**

- Limited channel choices.
- Reception can be poor or unreliable, especially in rural areas.

## Cable TV



**Monthly cost:** \$60-\$150+. (Promotional rates may be lower.)

**What is it?** TV delivered to your home over a fiber-optic or coaxial cable, or even copper phone lines.

**Typical companies:** DirecTV, Charter (Spectrum), Comcast (Xfinity), Mediacom, Astound Broadband (formerly RCN), Verizon (Fios).

**Equipment needed:** Set-top box/DVR.

**Pros:**

- Wide channel choices.

**Cons:**

- Expensive packages.
- Not available in all areas.

## Satellite TV



**Monthly cost:** \$70-\$150+. (Promotional rates may be lower.)

**What is it?** TV delivered to your home via satellite.

**Typical companies:** DirecTV, DISH Network.

**Equipment needed:** Satellite dish, receiver.

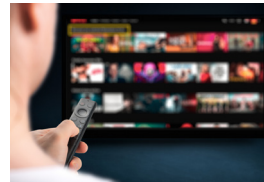
**Pros:**

- Wide channel choices.
- Available in rural areas.

**Cons:**

- Expensive packages.
- Reception can be poor in bad weather or if home lacks an unobstructed view of the sky.
- Requires installation of satellite dish that some consider unsightly. Could be problematic for renters.

## Streaming Services



**Monthly cost:** \$7-20 (There are also free services.)

**What is it?** Movies and TV programs you watch on demand through a service that delivers content to you over the internet.

**Typical companies:** Amazon Prime, Max (HBO), Disney+, Apple TV+, Hulu, Netflix, Peacock, etc.

**Equipment needed:** Internet access, Smart TV or TV with HDMI port and streaming device.

**Pros:**

- Lower prices, can be a helpful supplement to basic live TV.

**Cons:**

- May have to subscribe to multiple services, each with monthly fees, to get the choices you want.
- Requires high-speed internet.

## Streaming Live TV (cable-replacement services)



**Monthly cost:** \$25-150.

**What is it?**

Comprehensive streaming packages that resemble traditional cable plans, with live TV and on-demand content.

**Typical companies:** Sling TV, Hulu + Live TV, Philo, Fubo, DirecTV Stream (formerly AT&T TV).

**Equipment needed:** Internet access, Smart TV or TV with HDMI port and streaming device.

**Pros:**

- Live TV, wide channel choices.
- Lower prices compared with traditional cable packages.

**Cons:**

- Multiple packages can add up quickly.
- Requires high-speed internet

**NOTE:** This guide is not an endorsement of any product or service. CUB recommends you check prices with each company you’re considering to figure out which is right for you.

# I want to reduce my cable bill

1. **Look at your current bill.** Go over it line-by-line and highlight all the charges you don't understand and the services you might not need. You could uncover an optional charge, such as "Wire Maintenance," that can be dropped.
2. **Ask: Can I cut down on equipment?** Are you paying for multiple cable boxes for different rooms of your home—one each for the family room, the kitchen and the bedroom? Consider saving money by renting fewer boxes and limiting your TV watching to fewer rooms. Also, your cable provider may charge a monthly rental fee for a Digital Video Recorder (DVR). In the age of "on-demand," when you can watch TV shows on streaming the day after their premiere, do you still need a DVR? Consider trading it in for your cable company's standard digital receiver.
3. **Buy your own modem.** If you get internet service through your cable company, skip the annoying monthly modem rental fee and buy your own device, which can save you hundreds of dollars. Make sure to buy a modem that is supported by your cable company. See [CUB's Guide to Buying Your Own Modem/Router](#).
4. **Talk to your company's cancellation or retention department.** Avoid talking to a front-line customer service representative, and go directly to the department that has the most power to give you the best deal. If the phone menu gives you an option like "Cancel my service," take it and use it to ask for a better rate.
5. **Find your company's cheapest plans.** Feeling pressure from streaming services, cable companies offer "skinnier" bundles—cheaper packages with fewer channels. Ask your cable company about the absolute cheapest TV deal it offers—not just the package called "basic." Your cable company may hide these deals from current subscribers, so search your cable provider's website in "private" or "incognito" mode on your internet browser to find better deals. If you find a better rate, ask for it.
6. **Find out what the other guys charge.** Check your mail for offers from other cable TV companies or streaming services, or go to their websites and find the lowest prices for the services you want. Then call up your current company and ask it to beat the rival deal. It costs a company more to gain a customer than to keep one, so this can be an effective bargaining tool.
7. **Consider a longer-term contract, if it's at a lower rate.** Your cable TV company may offer a lower rate, but require you to sign a longer term contract. The downside is you won't be able to take advantage of a better deal in that time. But the upside is your bill won't change until the contract ends.
8. **Be wary of bundles.** Cable and phone companies offer



"triple play" packages that bundle TV, internet and digital phone service for a discounted rate compared with what you would pay buying the services separately. Still, it's probably a hefty price. Plus, the phone service in such a package often is a bad deal, giving you more features than you actually need. Before you make a final decision, find out what your company would charge you to bundle TV and internet only. Buying a cheaper phone plan and separately bundling cable and internet services could beat a bloated package.

9. **Be a polite, but confident negotiator.**
  - If your cable company offers to lower your bill, politely ask: "Can you do better than that?" If the rep doesn't give you a better price, say you'll sleep on it. That may spur the rep to offer an even better rate. If not, and you do sleep in it, you might talk to a rep who's willing to give you a better price the next day.
  - Always ask if there are charges or fees for changing service, and, if so, request the company to waive it. If you negotiate a better bill, ask for a one-time credit on top of the lower rates.
  - Beware of getting upsold. A bargain is only a bargain if it's something you actually want. If the company offers you free premium channels for a short period and you don't want that, ask for another free upgrade, such as faster internet. When the promotion expires you'll have to cancel the service—or negotiate again.
  - Contact your cable company on a weekday, when call volume is relatively low. Ask for permission to record the call (by law you have to get permission before you record in Illinois). Knowing the call is being recorded will keep the customer service rep on their toes. Whether you record or not, take good notes.
10. **Write it all down.** Write down your new prices, contract terms—including when the new offer ends—and ask the rep to email you an outline of the what you discussed. Don't wait for your first bill to verify the new rates. Within a week of negotiating the deal, call to verify that your account has been updated.



# No-frills TV: I want to drop cable and just use a TV antenna

Antennas have come a long way from the “rabbit ears” of TV’s early days. Some antennas now are sleek sheets of black or white plastic that can connect your TV to HD quality channels or racks that can be installed outdoors.

Antennas can help you avoid a high-priced subscription by serving as your stand-alone TV service or a supplement to streaming. On the flip side, you may have a limited channel selection and the channels you do receive may occasionally suffer from poor reception, especially during bad weather. If you want to buy an antenna, consider this:

## Check your channel selection

If you live in the Chicago region, you’ll have several to choose from, such as major networks (CBS, NBC, ABC, WGN, Fox, Telemundo, Univision and PBS). However, your choices may be limited (or nonexistent) depending on where you live. The websites below will provide a list of channels your area receives:

- Federal Communications Commission (FCC): [fcc.gov/media/engineering/dtvmaps](http://fcc.gov/media/engineering/dtvmaps)
- Antenna Web: [antennaweb.org](http://antennaweb.org)
- The Free TV Project: [www.thefreetvproject.org](http://www.thefreetvproject.org)

## Make sure you have the right TV

To use an HDTV antenna, you must have a TV equipped with a digital tuner, which almost all TVs manufactured since 2007 were built with. If your TV doesn’t, consider a replacement.

## Make sure you have the right type of antenna

**Directional or Omnidirectional:** With a directional antenna, you can get clear reception by aiming it toward a TV tower in the nearest major city. These antennas might be best for consumers in far suburban or rural areas more than 25 miles from a TV tower, because they can point the antenna toward the nearest major city.

An omni-directional antenna, on the other hand, can receive signals from multiple directions. Homes within 25 miles of a TV tower, such as in a major city where there could be a lot of obstructions, should consider the omni-directional antenna.

**Amplified or non-amplified:** Households that live close to a broadcast tower can probably choose a non-amplified antenna. However, if your home is more than 25 miles from a tower or surrounded by obstacles like hills or other buildings, an antenna with an amplifier can pick up weaker signals from distant towers.

**UHF or VHF:** Channel signals travel in different frequency bands. Generally, Very High Frequency (VHF) refers to channels 2-13 and Ultrahigh Frequency (UHF) to channels

14 and up. Get an antenna that covers both UHF and VHF.

**Indoor or outdoor:** Indoor TV antennas might be the best solution if you live in a major metro area near TV broadcast towers.

These small devices, which can be discreetly placed in a room, are especially helpful to people who live in apartment buildings where mounting an outdoor antenna isn’t an option. You might have to adjust the position of an antenna in your home several times before you get the best reception.

Keep it away from appliances and devices that could cause electromagnetic interference (hair dryer, microwave oven, computers internet routers). Putting it as high as possible and by a window can help.

Outdoor antennas are more complicated to install, but they can offer the best TV reception because they have a better line of sight to broadcast towers with fewer obstructions. If you live far from broadcast towers (more than 25 miles), a long-range outdoor antenna may work best for you.

## Check the prices

There’s a wide range of antenna prices, anywhere from \$10-250, depending on the type of antenna and additional features. CNET says the sweet spot for an indoor antenna is between \$20-40, otherwise you may be paying for features you don’t need. Outdoor antennas may require additional costs for installation. An antenna does not require a subscription fee so you avoid those long-term costs.

Finding the best antenna for your needs might require a trial and error process, so make sure the company has a strong return policy in case the device doesn’t work out.

## Once you install your antenna, regularly rescan channels

Periodically rescan your channels to have your tuner search for new channels (this should only take a few minutes). Look online for instructions specific to the make and model of your TV. Typically the process involves using your remote control to find a “Channel Scan” or “Channel Tuning” feature. If you’re asked to tune manually or automatically, choose automatic (Autotune or Autoscan).



## I want to explore streaming: How do I choose the right service?

If an over-the-air TV doesn't fully satisfy your viewing needs, you could supplement that by streaming additional shows and movies over the internet at a fraction of the cost of traditional cable. Streaming services don't require contracts so you can typically cancel and restart service at any time without penalty. Remember, to stream movies and shows you need a high-speed internet connection, which you pay for separately from a streaming service. Streaming comes in two main categories:

**Basic streaming services:** Such services offer online libraries of TV shows and movies for viewing on demand. There also are streaming services with specialized content that you can pick and choose, according to your home's TV watching habits.

**Live TV streaming services:** Services that resemble traditional cable plans—with Live TV, sports, on-demand shows, movies and DVR service—without a contract.

Remember, subscribing to multiple streaming services can be just as costly as a bloated cable package. The checklist below outlines key questions to ask when shopping for streaming services:

### Streaming Service Checklist:

- Does my current internet plan meet the streaming service's minimum requirements for speed and data usage?
- Can this service be used on all my devices (TV, desktop, smartphone, tablet)?
- How many channels do I get and are they the channels I want?
- Do I get local channels also, like NBC, CBS, ABC, Fox, WGN, Telemundo, Univision, PBS?
- Is a DVR important to me? It's likely a basic streaming service won't have DVR capabilities, but that may not be important with on-demand streaming. Live TV streaming services often have DVR capabilities.
- If the service offers a DVR, how many hours of recording time do I get and are recordings erased after a certain time?
- Do I have to pay extra for any functionality, like skipping commercials or fast forwarding through them?
- How many people in my family can stream at once on my account? Do they need to be on the same Wi-Fi network?
- What kind of add-ons can I get and how much does that add to my monthly cost? Is it better to subscribe to multiple streaming services, or pay for a more comprehensive, cable-like streaming service with DVR capabilities?
- Is there a free trial period, and if so, how long does it last? When would I need to decide if I should cancel or not?



## Basic Streaming Services

These services offer online libraries of TV shows and movies for \$23 a month or less. On this page and the next, CUB also has listed information on specialized and free streaming services.

Company	Cost per month	Key Information
Amazon Prime Video	\$9/month with ads or \$12/month without  Included with Amazon Prime membership	If you subscribe to Amazon Prime, you already have this streaming service. Watch thousands of popular movies and TV shows, including original content, new releases and classic favorites. Subscribing to the Prime service has other perks: Access to free songs, e-books and audio books.
Disney+	\$8/month with ads or \$14/month without ads	Includes Disney's vast library of animated and live-action films and TV series, but also films from Star Wars, Marvel Studios, Pixar, 20th Century Fox and National Geographic programming. <b>Note:</b> You can bundle Disney+, ESPN+ and Hulu for \$14 per month (with ads) or \$20/month (no ads).
Hulu	\$8/month with ads  \$13/month without ads	Hulu's focus seems to be on popular prime time TV and it releases episodes as soon as they air. In addition to original shows and movies, the service includes programming from ABC, AMC, Bravo, Big Ten Network, CBS, E, ESPN, Fox, Fox Sports, FX, NFL Network, Oxygen, PBS, Syfy, and USA Network.
Netflix	\$7/month with ads \$15.50/month (HD) \$23/month (4K)	Offers thousands of shows, including old and new movies, foreign films, TV classics and original programs. Titles are added and removed from the platform throughout the month. With the basic ad-supported service, viewers can only use Netflix on one device at a time, but the other plans allow for up to two, or up to four, respectively.

## Free streaming services

If you're worried about multiple streaming subscriptions adding up to one big TV bill, there are several free streaming services available. A couple catches: You're not likely to find original shows or new movie releases, and you'll probably have to watch commercials. Make sure your preferred viewing device (smartphone, personal computer, tablet, TV, etc.) works with the service.

- Hoopla ([hoopladigital.com](http://hoopladigital.com)): See if your library partners with this streaming service. You can use your library card to "check out" a movie for 72 hours. A similar library-connected service is Kanopy ([kanopy.com](http://kanopy.com)).
- Pluto ([pluto.tv](http://pluto.tv)): This free service offers live TV in addition to on-demand movies and shows.
- Crackle ([crackle.com](http://crackle.com))

Check if your streaming device offers free content, like Roku Channel and Amazon Fire TV.

Other free services:

- Amazon Freevee ([amazon.com/freevee](http://amazon.com/freevee))
- Sling Freestream ([sling.com/freestream](http://sling.com/freestream))
- Tubi TV ([tubitv.com](http://tubitv.com))
- Xumo ([xumo.com](http://xumo.com))
- YouTube (Visit [YouTube.com](http://YouTube.com), go to "Movies & Shows," select "Free with Ads.")

**Tip:** Tools like [JustWatch.com](http://JustWatch.com) and [ReelGood.com](http://ReelGood.com) allow you to quickly search across the internet for free or low-cost movies. Also, most public libraries keep a free collection of DVDs/Blu-rays.

## Specialized Streaming Services

You can supplement the basic and free streaming services on page 5 with services that offer niche content to fit your viewing tastes for less than \$20 a month. Some examples are below.

Company	Cost per month	Key Information
Acorn TV	\$7/month	Stream favorite TV shows from Britain, Ireland, Australia, Canada, New Zealand and Spain. A similar service, Britbox, charges \$9/month, or \$90/year for content from British TV channels BBC and ITV.
Apple TV+	\$10/month	Since launching in 2019, this streaming service has been dominated by popular original content. It has dozens of original shows and movies, including critically acclaimed series like “Ted Lasso” and “The Morning Show.”
ESPN+	\$10.99/month	For big sports fans, this service offers extensive live sports coverage and original shows. ( <b>Note:</b> Some professional sports leagues may charge subscriptions for their own streaming services.)
Paramount+	\$5.99/month with ads, \$11.99/month without ads	Access to thousands of episodes of CBS TV shows, including current seasons. Unlike most of the basic streaming services, this one offers live TV and sporting events like the NCAA Tournament (March Madness). The ad-free version includes SHOWTIME.
Peacock	\$5.99/month with ads, \$11.99/month no ads	20,000 shows, movies and news/sports (including NBC series, Universal movies and the Olympics).
Max (HBO)	\$9.99/month (with ads), \$15.99/month (no ads), \$19.99/month (4K)	A library of 13,000 hours of hits from HBO and other sources, such as DC, Adult Swim, Turner Classic Movies and Cartoon Network as well as new movie releases from Warner Bros and the independent, entertainment company A24.
Starz	\$9.99/month	The premium channel’s streaming service gives you access to movies and original series like Outlander.
Fandango at Home	Rent films for 99 cents to \$6	Fandango at Home (formerly Vudu) lets you rent or buy TV shows and movies from more than 200,000 titles, including new releases. There’s no monthly fee, but rental pricing ranges from about 99 cents to \$6 or buying from \$5 to \$25. <b>Note:</b> There’s also a section with free content.



## Streaming Services with Live TV

The packages below are streaming services, but they resemble traditional cable plans—with on-demand shows, movies, DVR service and live TV— for \$20 on up.

Company	Cost	Channels	DVR	Simultaneous streams per subscription	Add-ons
DirecTV Stream	\$85-150/month	Live and on-demand content from 75+ channels, including HBO and local sports and news.	Unlimited hours of cloud DVR storage.	Unlimited at home or 3 outside home.	SHOWTIME®, EPIX®, Cinemax®, etc. as well as four international language add ons. Most regional sports networks.
Fubo TV	\$80-90/month	100+ channels, including sports. In many areas, you get local channels NBC, CBS, Fox.	1,000 hours of cloud recording time.	Up to 2 devices, add more streams with Family Sharing for an extra \$6/month.	Good for sports fans. There is an option for a Spanish plan for \$33/month. Channel add-on packages starting at \$5/month.
Hulu+ Live TV	\$77/month (or \$90/month with no ads)	85+ channels, including live TV, the Hulu streaming library, Disney+, and ESPN+.	Unlimited cloud DVR recording time.	Up to 2 devices at the same time, 3 with Unlimited Screens Add-on.	Unlimited screens (\$10/month); Premium Channels like HBO or Showtime (\$9-15/month each); Español Add-on (\$5/month).
Philo	\$25/month	70+ channels, including AMC, Paramount, and the History Channel (no local stations or sports coverage).	Save as many shows as you want for up to 12 months.	Up to 3 devices at the same time.	Add-on channels starting at \$3-\$6/month.
Sling TV	\$40-60/month	32-50 channels (depending on the package).	50 hours of cloud DVR recording time.	1 device with Orange channels; up to 3 with the Blue channels; 1-4 with combo package.	Extra channel categories like Kids, Lifestyle, Entertainment, Sports, Espanol can be added for \$6-11/month. Customers can also purchase single network channels.
YouTube TV	\$73/month	100+ channels, including live TV and in some markets PBS and PBS Kids.	Unlimited cloud DVR recording time.	Up to 3 devices at the same time.	Premium plans like NFL Sunday Ticket for an additional \$15/month or a Spanish Plan for \$35/month.
Xfinity Now	\$20/month	40+ live TV and On Demand channels, like Hallmark, History and AMC. ( <b>Note:</b> Must have Xfinity internet to take advantage of this offer.)	Cloud DVR recording with download feature.	Up to 5 devices at the same time.	No add ons. Not available on Apple TV, LG TV, Roku, Samsung Smart TV, or Xumo TV.



# Choosing the right streaming equipment

With streaming, you can watch shows through your smartphone, tablet and desktop computer. You also can stream through your own TV sets—with a “smart TV,” such as a Roku TV, or a streaming media player, such as an Amazon Fire Stick or Google Chromecast. Some game consoles can help you stream to your TV, and some cable boxes can double as a streaming device. (With such a cable box, you won’t save money because you’re still paying for cable plus streaming.)

Streaming media players connect your TV to the internet. Here’s what you need to know to use one:

- You will need to have an internet connection. Most devices require a broadband internet speed of at least 25 to 50 megabits per second. If you primarily use wired ethernet, you may need to buy a separate adapter for your streaming device.
- You will need to subscribe to streaming services separately for a monthly fee, even with purchase of streaming devices. Make sure your streaming equipment is compatible with your TV and the subscriptions you want.
- Your TV must have an “HDMI” port. The steps required to connect your streaming device to your TV are relatively easy. You simply plug the device directly into the HDMI port on the back of your TV and then connect the power cord and plug it in. Then follow the steps on the screen to connect to the internet.

Once you set up your media player and subscribe to a

## HDMI cable:



## HDMI ports:



streaming service, there might be a learning curve at first as you adjust to a new system. The streaming device or smart TV will likely come with its own remote, and the streaming service will have its own set of on-screen instructions.

Searching for your favorite TV shows and movies may require you to navigate a few new menus (unless your device features universal search), but you’ll get used to it in no time.

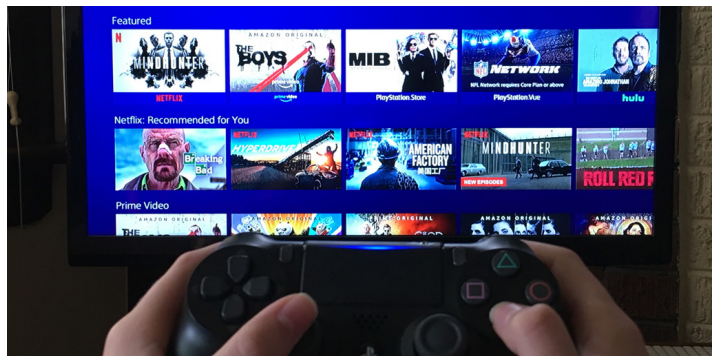
## Streaming device being plugged into an HDMI port:



## Apple TV streaming device:



## Using a PlayStation to stream content:



## Typical Streaming Devices

Below is a chart of typical streaming devices. **Important:** A streaming device is a one-time cost, and those are reflected below. But remember, you also will pay a monthly fee to the streaming service or services (Netflix, Hulu, etc.) you choose.

Device	Purchase price	How it works	Features
Apple TV 4K	\$129	<ul style="list-style-type: none"> <li>Plug into your TV via HDMI cables.</li> <li>Connect to Wi-Fi or wired network.</li> <li>Use the Siri Remote to find content.</li> </ul>	<ul style="list-style-type: none"> <li>Download apps, play games and listen to music, compatible with Apple One subscription.</li> <li>Air play allows you to seamlessly switch to watching on other Apple devices.</li> <li>64 GB of built-in storage.</li> <li>3 month trial of AppleTV+ streaming included in purchase (\$5/month value).</li> </ul>
Amazon Fire Stick	\$45	<ul style="list-style-type: none"> <li>Plug directly into your TV's HDMI port and into the wall.</li> <li>Connect to Wi-Fi.</li> <li>Control with Alexa Voice Remote.</li> </ul>	<ul style="list-style-type: none"> <li>Download apps to stream TV shows, movies, music, live TV, news, and sports from your streaming service subscriptions.</li> <li>8 GB of memory for downloading streaming apps.</li> <li>Allows you to purchase movies and TV shows, or you can subscribe to Prime Video.</li> </ul>
Chromecast	\$30-50	<ul style="list-style-type: none"> <li>Plug directly into your TV's HDMI port.</li> <li>Connect to Wi-Fi.</li> <li>The Google TV version includes a remote with voice control. The basic version uses your smartphone or computer as a remote.</li> </ul>	<ul style="list-style-type: none"> <li>Stream content (TV shows, movies, even photos) to the TV from compatible devices such as your smartphone, tablet or computer.</li> <li>Compatible with Nest home security cameras to view camera feed on your TV.</li> <li>The Google TV version is 4K picture and basic version is HDTV.</li> </ul>
Roku	\$30-100 various models	<ul style="list-style-type: none"> <li>Plug directly into your TV's HDMI port.</li> <li>Connect to internet and create a Roku account.</li> <li>The Roku remote and Roku app control TV streaming.</li> </ul>	<ul style="list-style-type: none"> <li>Comes with a voice remote with TV power and volume buttons.</li> <li>This device can handle HD, 4K and HDR streaming.</li> <li>Compatible with Apple Airplay to switch watching on Apple devices.</li> </ul>
Xumo Stream Box 4K	\$60	<ul style="list-style-type: none"> <li>Plug into your TV's HDMI port.</li> <li>Connects to your Wi-Fi or ethernet cable.</li> <li>Voice control included with remote.</li> </ul>	<ul style="list-style-type: none"> <li>Easy set up, 4K picture and universal search.</li> <li>300+ free streaming channels with Xumo Play with no logins and subscriptions needed.</li> <li><b>Note:</b> Many cable providers are switching customers to these boxes for cable + streaming plans. Make sure to buy yours directly from Xumo to avoid cable-subscription offers.</li> </ul>

## Plans to Cut Your TV Costs

Below, we present three potential plans for your TV viewing, but there are many possible options to choose from. First, add up what you're paying for your current cable/satellite package—the average monthly cost is about \$100-\$200—and compare it to your costs below. Remember, streaming TV content will require a high-speed internet connection at an additional monthly cost, so if you're getting internet through a cable company, you'll continue to give money to your old cable provider.

Your Current Cable Plan	
Monthly Cable Cost:	
Streaming Cost:	
Total Monthly Cost:	

Option 1: HDTV Antenna + Free Streaming	
Live TV	Buy an HDTV antenna to watch live, local TV.
Streaming	If you do not have an internet connection, you can supplement the big network's offerings with movies from your local library. If you have internet, you can enjoy free streaming services like Hoopla, Pluto TV or Crackle.
One-time Cost:	\$20-40 for an antenna, \$30-130, depending on what streaming device you buy.
Total Monthly Cost:	None

Option 2: HDTV Antenna + Streaming	
Live TV	Buy an HDTV antenna to watch live, local TV.
Streaming	If you have an internet connection, you can subscribe to multiple streaming services.
One-time Cost:	\$20-40 for an antenna, \$30-130, depending on what streaming device you buy.
Total Monthly Cost:	About \$8-20, for each streaming service subscription.

Option 3: Live TV Streaming	
Live TV + Streaming	If you have an internet connection, you can subscribe to one of the cable-replacement streaming services, which includes live TV, on-demand viewing libraries and DVR service for less than the cost of a cable package.
One-time Cost:	\$30-130, depending on the streaming device.
Monthly Cost:	About \$20-150, for each streaming service subscription.

Fill in Your New Plan	
Monthly Live TV Cost:	
Monthly Streaming Cost:	
One-time Cost:	
Total Monthly Cost:	

# Helpful Resources

CUB does its best to answer pay-TV questions, but you should always call the company in question first. Below are some resources, including contact information:

## General:

To see sources CUB used to research this guide, please go to our online sources page at CUB's website: [www.citizensutilityboard.org/sources-cubs-guide-to-cutting-your-tv-costs/](http://www.citizensutilityboard.org/sources-cubs-guide-to-cutting-your-tv-costs/)

**Consumer Reports**, an independent nonprofit that works for a fair marketplace, is an excellent resource. Here's a link to its cord-cutting guide: [www.consumerreports.org/streaming-media-players-services/cord-cutting-guide/](http://www.consumerreports.org/streaming-media-players-services/cord-cutting-guide/)

## Cable/satellite company contacts:

DirecTV (satellite): (855)-260-8625, [www.directv.com](http://www.directv.com)

DISH Network: (833)-512-7940, [www.dish.com](http://www.dish.com)

Spectrum: (Charter/Time Warner) (855)-860-9068, [www.spectrum.com](http://www.spectrum.com)

Verizon (FiOS): (800)-225-5499, [www.verizon.com/home/fios-tv](http://www.verizon.com/home/fios-tv)

Xfinity (Comcast): (800)-934-6489, [www.xfinity.com](http://www.xfinity.com)

## Streaming devices:

Apple TV: [www.apple.com/tv-home](http://www.apple.com/tv-home)

Amazon Devices (Amazon Fire Stick, Fire Cube, Fire TV Cast):  
[www.amazon.com/Amazon-Fire-TV-Family/b](http://www.amazon.com/Amazon-Fire-TV-Family/b)

Google Chromecast: [store.google.com/us/product/chromecast](http://store.google.com/us/product/chromecast)

Roku Devices (Roku TV, Streaming Stick, Express, Ultra, Premier): [www.roku.com/products/players](http://www.roku.com/products/players)

## Streaming services:

Acorn TV: [acorn.tv](http://acorn.tv)

Amazon Prime Video: [amazon.com/video](http://amazon.com/video)

Apple TV+: [www.apple.com/apple-tv-plus](http://www.apple.com/apple-tv-plus)

BritBox: [www.britbox.com/us](http://www.britbox.com/us)

DirecTV Stream: [www.directv.com](http://www.directv.com)

Disney+: [www.disneyplus.com](http://www.disneyplus.com)

ESPN+: [plus.espn.com](http://plus.espn.com)

Fubo TV: [www.fubo.tv](http://www.fubo.tv)

Max (HBO): [www.max.com](http://www.max.com)

Hulu: [www.hulu.com](http://www.hulu.com)

Hulu + Live TV: [www.hulu.com/live-tv](http://www.hulu.com/live-tv)

Netflix: [www.netflix.com](http://www.netflix.com)

Paramount+ [www.paramountplus.com](http://www.paramountplus.com)

Peacock: [www.peacocktv.com](http://www.peacocktv.com)

Philo: [www.philo.com](http://www.philo.com)

Sling TV: [www.sling.com](http://www.sling.com)

Starz: [www.starz.com/us/en](http://www.starz.com/us/en)

Fandango at Home (Vudu): [www.vudu.com](http://www.vudu.com)

YouTube TV: [tv.youtube.com](http://tv.youtube.com)

## Other helpful services

[JustWatch.com](http://JustWatch.com) and [ReelGood.com](http://ReelGood.com) allow you to quickly search across the internet for free or low-cost movies.