

## Consumers look closer at expenses once on autopilot

By Crystal Yednak  
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People may not think twice about paying for unwatched DVDs or little-used gym memberships in flush times. But budgetary soul-searching is causing some consumers to re-evaluate the automatic deductions they once glossed over.

Vince Nickens, 45, a River North real estate investor, intends to downgrade his cell phone plan — and has switched to buying a newspaper only occasionally.

Had the economy not shifted, Mr. Nickens says, he probably would have let those subscriptions continue: "Those are expenses I took for granted, and now there's a lot that I'm cutting back on."

When Lisa Saldivar, 23, an account executive at a downtown ad agency, realized she was running outside more often than at the gym, she axed the \$65 monthly membership fee. "It was an economic decision," she says.

Automatic expenses for unused products can add up: The Citizens Utility Board recently found cell phone customers on average pay \$331 a year for services they never use.

Delia Coleman, 39, a government relations officer at YWCA Metropolitan Chicago, recently cut off the cable she wasn't watching. "Did I really need all those channels?" she says. Netflix may be next on her chopping block.

Christine Benz, director of personal finance at Chicago-based Morningstar Inc., says consumers should evaluate such decisions carefully.

"Making seemingly small changes can add up to some substantial savings," Ms. Benz says. "But sometimes you are saving significantly by locking in the subscription rate or membership rate."

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