Max Paradox

PROBLEM? RELAX. YOU'VE GOT THIS!

A tongue-in-cheek guide series ;)

I Pay More Because I Can't Be Bothered to Call

How to Regularly Review Bills, Contracts, and Plans and Negotiate Service Costs Without Spending Your Life on Hold



We've got a problem. But relax.
It can be solved—and we'll even have something to laugh about.

I Pay More Because I Can't Be Bothered to Call

How to Regularly Review Bills, Contracts, and Plans and Negotiate Service Costs Without Spending Your Life on Hold

Max Paradox

PROBLEM? RELAX. YOU'VE GOT THIS!

ISBN: 978-83-8483-776-4

ALL-IN Rafał Płonkowski



CONTENTS

INTRO 5

Chapter 1 - The Hidden Cost of Doing Nothing 11

Chapter 2 - Why One Phone Call Feels Like a Major Life Event 20

Chapter 3 - The Discount That Only Exists in the Headline 29

Chapter 4 - The Contract With Five Different Endings 39

Chapter 5 - The Subscriptions That Refuse to Die 49

Chapter 6 - Loyalty Is Not a Lifetime Payment Agreement 59

Chapter 7 - Paying for Capacity You'll Never Use 68

Chapter 8 - The Password Is Somewhere, Probably 78

Chapter 9 - The Twenty-Minute Bill Review That Actually Gets Done 88

Chapter 10 - The Price Conversation Without the Poker Face 97

Chapter 11 - One Good Email Instead of an Afternoon on Hold 106

Chapter 12 - Switching Providers Without Switching Off Your Life 116

Chapter 13 - When Your Bill Develops a Wild Imagination 126

Chapter 14 - The Meter Doesn't Have a Customer Retention Department 135

Chapter 15 - When the Provider Says No and There Is Nowhere Else to Go 145

Chapter 16 - When a Discount Won't Solve the Problem 154

Chapter 17 - When Life Has Better Things to Do Than Review Your Bills 164

Chapter 18 - Your Discount Has an Expiration Date. Your Memory Doesn't Know It. 174

Chapter 19 - Your Life Has Changed. Your Contracts Haven't Noticed. 182

Chapter 20 - You Don't Have to Win Every Bill 191

INTRO

At 4:56 on a Friday afternoon, an email arrives with the subject line "An Important Update to Your Plan." That is rarely a promising way to begin a weekend. Your broadband provider is informing you that your introductory discount will expire next month. There's a helpful button inviting you to explore your options. You click it, only to discover that you need to sign in. You can't remember the password. The reset code is being sent to an email address you haven't used in years. Meanwhile, someone wants to know what's for dinner, the washing machine is making an expensive-sounding noise, and your weekend has already developed a waiting list. You close the page. Paying a little extra suddenly seems like a reasonable investment in your mental health.

A month later, the higher bill arrives. You notice it, feel mildly annoyed, and carry on. Nothing dramatic happens. The internet still works, your phone still connects, and nobody arrives at your door demanding an explanation for your financial decisions. That is precisely what makes recurring expenses so easy to neglect. Unlike a large purchase, which usually requires some conscious consideration, an existing subscription can continue for years without asking whether you still want it. Your money leaves on schedule, while your attention is busy elsewhere. The arrangement is wonderfully efficient, particularly from the perspective of the company receiving the payments.

There is a peculiar contradiction in the way many of us handle money. We will compare the prices of two nearly identical products, search for a discount code, and feel victorious after saving a modest amount on a single

purchase. Then we casually tolerate an outdated service plan costing considerably more than necessary every month. This isn't necessarily irrational. A shopping decision is immediate and visible. Reviewing a contract involves paperwork, uncertainty, possible inconvenience, and the unpleasant prospect of speaking to someone whose opening sentence may include the words "Please listen carefully, as our menu options have changed." One task offers a quick reward. The other threatens to consume an afternoon without promising anything in return.

The financial consequences can quietly accumulate. Imagine paying an unnecessary twelve extra units of currency for a phone plan, eighteen for broadband, and fifteen for a forgotten subscription. That's forty-five each month, or 540 over a year. These are illustrative figures, not a prediction of what you'll discover in your own bills. Some people will find substantial opportunities to reduce costs; others may already have perfectly reasonable arrangements. The important point is that recurring expenses deserve a different kind of attention from occasional purchases. A small difference repeated month after month can matter more than an impressive one-time discount. Unfortunately, companies rarely advertise the cumulative cost of your reluctance to investigate.

Before we go any further, there's something worth establishing: a higher price doesn't automatically mean you're getting a bad deal. Reliable broadband, responsive customer support, sufficient mobile coverage, and services that genuinely simplify your life can justify paying more. The cheapest option might involve restrictions, additional fees, inconvenient commitments, or performance that doesn't meet your needs. Saving money only to spend every

evening apologizing for your unreliable connection is not an obvious triumph. The objective is to understand what you're paying for and decide whether the value remains appropriate. Sometimes that will mean negotiating. Sometimes it will mean changing providers. Occasionally, it will mean leaving everything exactly as it is, with the unusual luxury of knowing why.

The trouble is that most of us don't approach these decisions with a clear picture of our options. We remember the price quoted when we signed up, not necessarily the amount we're paying today. We know a package includes several features but can't explain which ones we actually use. We vaguely recall agreeing to a discount, though its duration has disappeared into the same part of our memory that stores forgotten PINs and the names of distant relatives. Even when we decide to investigate, the information may be scattered across invoices, customer portals, emails, and contracts. What should be a straightforward comparison becomes an administrative treasure hunt, except the treasure might turn out to be an opportunity to save seven dollars a month.

Negotiating adds another layer of discomfort. Many people dislike asking for a better price because they associate it with confrontation, embarrassment, or aggressive sales tactics. They imagine needing a commanding voice, sophisticated arguments, and the ability to threaten cancellation without blinking. None of those qualities is essential. A useful conversation can begin with an ordinary question about available options, supported by an understanding of your current costs and requirements. The provider may offer better terms, explain why a change isn't possible, or suggest an alternative worth considering.

You don't control the outcome, but you can control your preparation and your decision. And you certainly don't have to agree to a bigger package merely because someone describes it as an exclusive reward for your loyalty.

Another obstacle is time, and it deserves to be taken seriously. People have jobs, families, health concerns, unexpected expenses, and limited patience. A system that requires constant monitoring of dozens of providers will probably collapse under the weight of ordinary life. You shouldn't need a part-time administrative assistant just to keep your monthly bills sensible. A more realistic approach is to establish a manageable routine, recognize the moments when a decision matters, and avoid reopening settled questions unnecessarily. The purpose of reviewing your costs is to recover money and control without surrendering every spare hour to comparison websites.

That also means recognizing when not to pursue a saving. A cheaper alternative may involve considerable switching costs, reduced functionality, or a commitment that makes future changes difficult. A supposedly excellent promotion may only apply for its opening months. Cancelling a service might affect other discounts or access to important information. These details matter, particularly when contracts, payment obligations, or essential services are involved. This book will help you ask more useful questions and compare the full consequences of different choices. It won't pretend that every contractual issue has a universal answer or that general guidance can replace professional advice when a serious legal or financial dispute arises.

There's also a more personal benefit to getting comfortable with these decisions. The vague feeling that you might be wasting money can become surprisingly persistent.

Each new invoice produces a small irritation, followed by another promise to deal with it eventually. When you understand your recurring expenses, you can either take appropriate action or stop worrying about them without evidence. A deliberately chosen expense feels different from one maintained because nobody remembers agreeing to it. You may not end up with the lowest bills imaginable, but you'll be able to explain your choices without looking helplessly at a collection of mysterious transaction descriptions.

You can begin without cancelling anything or making a single phone call. Choose one recurring payment you haven't examined recently. Find out what it covers, what you currently pay, and whether any relevant conditions or prices are due to change. If the information is missing, that tells you exactly what needs investigating. If everything looks appropriate, you've learned something useful and can move on. The point isn't to launch a crusade against every company receiving your money. It's to replace automatic acceptance with occasional, informed decisions. That is a considerably more achievable ambition, especially for someone who would prefer to spend Saturday doing almost anything other than reading a service agreement.

Eventually, you want your bills to become reassuringly boring. No mysterious charges, no forgotten commitments, no elaborate negotiations staged for the sake of saving pennies. Just services that meet your needs, costs you understand, and enough confidence to act when circumstances change. You don't need to become the person who interrupts dinner parties to explain the fascinating differences between broadband tariffs. You simply need to stop paying extra because dealing with the

problem seems more exhausting than ignoring it. Your free time has value, your money has value, and neither should be casually donated to an outdated contract. Besides, if you're going to spend money on doing nothing, wouldn't it be nicer to spend it on an actual holiday?

Chapter 1 - The Hidden Cost of Doing Nothing

There is a particular kind of financial embarrassment that arrives when you discover you've been paying for something you no longer remember buying. It usually happens by accident. You're checking whether a refund has arrived, scrolling through your bank transactions, when an unfamiliar charge catches your attention. You investigate and discover that it's a subscription you activated eighteen months ago. At the time, the service seemed useful. You may even have used it enthusiastically for an entire weekend. Since then, it has been collecting payments with the quiet confidence of a landlord who knows the tenant will never complain. You haven't received much value, but the payment system has performed beautifully.

Recurring expenses are remarkably different from ordinary purchases. When you buy a new pair of shoes, you make a decision, exchange money, and receive something tangible. The transaction has a recognizable beginning and end. With subscriptions, the original decision can generate payments long after the circumstances that justified it have disappeared. Your involvement becomes optional, although the money remains compulsory under the agreed terms. This arrangement is convenient when you genuinely need continuous access. It's less convenient when your needs change and nobody, including you, notices. The provider continues delivering what you agreed to purchase, while you continue paying for an agreement your present-day self might never have accepted.

The problem isn't necessarily carelessness. Most people operate with limited attention, and their attention is constantly being requested by things more urgent than an internet bill. A child's appointment, an approaching deadline, an unexpected repair, or simply the desire to spend an evening doing something enjoyable will usually defeat a vague intention to review a service contract. The consequences of postponement are rarely immediate. Your phone still works. Your television still has plenty of channels. Nothing catches fire when you fail to compare broadband plans. The financial damage, if there is any, occurs gradually. That's what makes it difficult to notice and surprisingly easy to tolerate.

Consider an entirely fictional household paying $82 a month for broadband, $63 for a mobile plan, and $27 for a digital service bundle. After comparing equivalent options, the household discovers that it might reduce those costs by $14, $9, and $12 respectively without losing anything important. The combined difference is $35 each month, or $420 over twelve months. If those differences remained unchanged for three years, they would amount to $1,260. These figures are illustrative, not a promise about your own bills. Their purpose is to demonstrate how recurring costs behave. A small monthly difference is not necessarily small when it continues indefinitely. Mathematics doesn't become more forgiving simply because the charge arrives in manageable installments.

But before declaring every expensive service a financial crime, we need to establish what overpaying actually means. A bill is not automatically wasteful because somebody else has found a lower advertised price. The services might be different, the contractual conditions might not be

comparable, or the cheaper option might be unsuitable for your circumstances. Paying more for a dependable connection used for important work can be entirely sensible. A lower-cost alternative that regularly fails when you need it may be a spectacular bargain only in the advertising department. The useful question is whether the price makes sense for the value you receive and the realistic alternatives available to you.

There is another reason recurring charges become invisible: they are usually attached to a decision made by a previous version of yourself. Perhaps you chose a generous mobile data allowance when you travelled frequently. Perhaps you purchased a premium entertainment package because several people shared your home. Perhaps an expensive productivity tool was essential for a particular project. Those decisions may have been perfectly reasonable. Yet your circumstances can change while your contracts remain unchanged. You may now work somewhere else, use different devices, or need entirely different features. The service hasn't necessarily become worse. It has simply stopped matching the person who continues paying for it.

One particularly sneaky mechanism is the gradual increase in what feels normal. Imagine a service that initially costs $48 a month. Later, its price becomes $54, then $59. Each change is small enough to avoid becoming a major household event. Eventually, you're paying substantially more than the amount that originally influenced your decision. Some increases may follow clearly disclosed contractual provisions, while others may involve changes that require separate attention. The point isn't to assume wrongdoing. It's to recognize that familiarity can disguise a

meaningful difference. Yesterday's surprising price becomes today's ordinary price remarkably quickly, especially when payments happen automatically.

Even identifying what you're paying for can be surprisingly complicated. A monthly invoice may combine a basic service fee, equipment installments, optional features, taxes, credits, and occasional charges. The amount leaving your bank account may be accurate without telling you whether every component remains worthwhile. Sometimes the provider's name on a transaction differs from the brand you recognize. Occasionally, two payments that appear identical cover entirely different services. That's why reviewing costs requires more than collecting final amounts. You need to understand the reason behind each regular charge, at least well enough to distinguish necessary expenses from products nobody actively uses.

Annual payments add a further layer of camouflage. A $180 renewal that arrives once a year might hardly feature in your monthly thinking, although it represents a recurring commitment. Conversely, an irregular utility bill shouldn't automatically be treated like a fixed subscription, because the amount may depend on consumption, billing periods, or adjustments. The useful approach is to recognize the different patterns. Monthly services can be compared over a common period, while annual charges can be translated into a monthly equivalent for budgeting. Variable costs need a little more explanation. What matters is seeing the genuine financial obligation rather than forcing every transaction into an identical category.

It's worth remembering that convenience itself has value. A reliable provider, familiar customer service, easy access to records, and predictable billing can justify a premium. But

convenience becomes an expensive excuse when you can't explain what you're receiving in exchange. Saying "I prefer this provider because problems get fixed promptly" is a reason. Saying "I've been with them forever" is a description of history. The distinction matters because history cannot guarantee present value. A company may have served you beautifully for years and still have an unsuitable plan for your current needs. Loyalty can be perfectly reasonable without being financially unconditional.

Now imagine you discover a small charge for an additional television service. It's only $6.99 a month, which hardly seems worth discussing. Yet nobody in the household remembers using it recently. The immediate temptation is to dismiss the amount as insignificant. But the size of a charge and the justification for paying it are separate questions. If someone genuinely enjoys the service, $6.99 might be excellent value. If nobody uses it, the payment may serve no purpose at all. You don't need to become obsessed with eliminating every minor expense. You do need to stop assuming that a small amount becomes worthwhile merely by being small.

Larger bills deserve attention for a slightly different reason. A substantial monthly payment may offer meaningful room for improvement, but changing it can carry greater consequences. Switching broadband providers could involve installation arrangements, equipment, or a period of reduced reliability. Changing a phone plan might affect features you rely on. A discounted offer could require a new commitment. These possibilities don't make comparison pointless. They mean the decision should account for the full cost and practical consequences. The advertised monthly difference is the beginning of an evaluation, not its

conclusion. Otherwise, you may discover that you've saved money on paper while purchasing a rather expensive collection of inconveniences.

For a useful first review, examine several recent bank or card statements and identify transactions that repeat. Add any known annual subscriptions that fall outside the period you're examining. You don't need an elaborate spreadsheet. A short record of the service, approximate cost, payment frequency, and person using it will reveal a surprising amount. If an unfamiliar charge appears, establish its source before assuming it's legitimate or cancelling something at random. An unrecognized transaction could require prompt attention from your bank or payment provider, particularly if it appears unauthorized. A financial review should improve your understanding, not turn suspicious activity into another item on a list of potential bargains.

Once the payments are visible, distinguish between three questions that people often combine. Is the charge correct? Is the service still useful? Is the price reasonable compared with suitable alternatives? You may find a correctly charged service that nobody needs anymore. You may find an extremely useful service that costs more than a comparable option. Or you may discover an unexpected charge whose origin needs clarification before any price discussion is appropriate. Each situation calls for a different response. Treating them all as opportunities to negotiate can waste time. Asking a company to discount a subscription you should simply cancel is a rather elaborate way of keeping something you don't want.

Consider the fictional case of Daniel, who pays for several online tools associated with his small side business. When he examines the payments, he finds one essential service,

another that contains archived client documents, and a third that he purchased for a project completed months earlier. Cancelling all three would be financially dramatic and professionally foolish. Keeping everything unchanged would be easier but potentially wasteful. Instead, Daniel retains the essential tool, investigates how to preserve the archived information safely, and checks the cancellation terms of the unused service. None of those decisions requires heroic negotiating skills. They require understanding what each payment accomplishes.

This is where a little restraint becomes surprisingly profitable. It's easy to get carried away and decide that every recurring expense must be reduced immediately. But the most useful outcome isn't necessarily the greatest number of cancellations. Your objective is to remove unjustified costs while protecting things that matter. That includes enjoyment. If a subscription genuinely makes your evenings better, you don't need to defend it as essential to human survival. Household finances are allowed to support pleasure. Problems begin when you're funding entertainment you never watch, features you never use, and commitments whose original purpose has disappeared without leaving a forwarding address.

Time belongs in the calculation too. Suppose an opportunity promises a one-time saving of $8 but requires several hours of paperwork. You might reasonably decide it isn't worthwhile. Now suppose a short action could reduce an ongoing charge by $8 every month without meaningful disadvantages. The financial argument becomes considerably stronger. The difference is repetition. Even so, you shouldn't treat every spare hour as though it must produce a measurable financial return. Rest, family, and

ordinary leisure have value that doesn't appear on your bank statement. A sensible review considers the effort involved alongside the potential benefit, instead of demanding that you optimize your life until there's no life left to enjoy.

Another trap is feeling personally foolish when you discover an unnecessary expense. Perhaps you paid for something for two years without using it. That's frustrating, particularly if the accumulated amount is substantial. But being angry with yourself won't automatically recover those payments. Check whether the applicable terms provide any legitimate refund or cancellation options, and then concentrate on stopping avoidable future costs. Don't accept a new, poorly understood offer simply to compensate emotionally for earlier spending. The past is useful as information. It becomes much less useful when you insist on holding a disciplinary hearing against yourself every time you open the banking app.

The amount of attention each expense deserves should also reflect its significance. A major contract approaching a decision point may warrant careful comparison. A low-cost service that is clearly useful can remain alone. An unfamiliar charge may need immediate investigation regardless of its amount. This hierarchy prevents an otherwise good habit from becoming exhausting. You don't need to discover a saving every time you look at your finances. Sometimes confirming that your arrangements remain appropriate is the entire achievement. Such a result is less exciting than announcing a remarkable discount, but it also means you can close the laptop without inventing another problem.

Choose one recurring payment you haven't properly examined for a while. Find out what it covers, who benefits from it, and whether the amount corresponds to your current

needs. If the answer is obvious and satisfactory, leave it alone. If something doesn't add up, identify the precise question that remains unanswered. That is already a meaningful change from vaguely suspecting that you're overpaying. Your regular expenses no longer have to operate as anonymous guests with permanent access to your bank account. You may still invite them to stay, but it seems reasonable to know who they are, what they do, and why they keep showing up on payday.

Chapter 2 - Why One Phone Call Feels Like a Major Life Event

There are people who can negotiate a salary, organize an international trip, manage a complicated household, and solve unexpected problems at work without much difficulty. Yet ask them to call their broadband provider about an outdated plan, and they suddenly become deeply interested in reorganizing the kitchen cupboards. It's an extraordinary transformation. Ten minutes earlier, they were perfectly capable adults. Now they're standing in front of a drawer containing seventeen takeaway menus, convinced that sorting them represents an urgent contribution to household efficiency. The phone is right there. The customer service number is available. The call remains unmade. Apparently, the prospect of discussing a monthly service charge can turn even a competent human being into a professional avoidance specialist.

The interesting question is why. Making a phone call is not inherently difficult for most people. We contact friends, arrange appointments, speak to colleagues, and deal with everyday emergencies. Yet conversations about contracts and bills often carry a different emotional weight. Their outcome is uncertain, their duration is unpredictable, and the person answering may possess information we don't understand. You might need documents, passwords, account numbers, or the patience to explain your problem several times. There's also a possibility that you won't achieve anything useful. A task that appears simple on your to-do list contains several smaller problems, none of which you particularly want to solve after a long working day.