

Cell phone information

Handout 9-5

Step 1 – Cell phone basics

Coverage: This means the geographic areas that the cell phone will work in. Not all service providers cover the same areas. Some rural areas have limited coverage. Does the service provider have coverage in the areas you require?

Add-on fees: Most service providers have a basic fee for service (system access fee) and a fee for being able to access 911.

Government Regulatory Recovery fee: Your monthly fee includes this fee ranging from \$2 to \$4 related to federal, provincial and/or municipal mandates, programs and requirements. Fee can change.

Step 2 – Minutes and data

Minutes: Most service providers charge you by how many minutes you use on the phone. Some plans have cheaper rates for making calls at certain times. Most are cheaper during evenings or weekends, but the times vary by provider. For instance, “evenings” may start at 6 p.m. for one company and 9 p.m. for another. Some providers offer a flat fee to have your evenings start earlier. Most offer a fee for unlimited minutes.

Texting and data: Service providers also offer plans for texting and data. Text messaging can be unlimited or charged per text sent and received. Data is used when sending and receiving email or using the Internet. You can get plans that include all of these, or you can pay for them separately.

Step 3 – Features

Long distance: Long distance is usually not part of regular evening and weekend plans and is usually charged by the minute. Different service providers offer different rates for calling long distance. Some offer flat fees for people who make frequent long distance calls. If you are planning on travelling, you may want to purchase an additional package for a period of time to reduce your long distance fees.

Roaming: Roaming is a service that allows you to use your cell phone outside of your regular coverage area. There are roaming charges for incoming and outgoing phone calls, text messages, and emails. These charges can be expensive. Check your service provider before using your phone outside of your coverage area. You may be able to purchase a special roaming package.

Call display: Call display allows you to see who is calling before you answer.

Voicemail: Voicemail allows callers to leave a recorded message on your phone. Voicemail plans vary from a completely unlimited number of voicemails to one or two voicemails.

Call waiting: Call waiting is a notification that occurs if someone calls while you are on the phone.

Cell phone information

Handout 9-5 (continued)

Applications and games: There are all kinds of games and ‘apps’ that users can download to their cell phone. Some are free. Some you have to pay for only when you download. Some charge you every time you use them.

It can be expensive to have a cell phone if you do not understand how your plan works and what it covers. For instance, some people use more minutes, data and long distance than their plan allows for. They end up paying extra fees. Some people spend a lot on roaming because they are often out of their coverage area. When it comes to cell phones, small costs can really add up.

When choosing a plan and features, the key is to ask lots of questions. Make sure you know what each of these features are, how much they cost, whether you need them, and how much you will use them.

Step 4 - The cell phone

There are many options for cell phones at a wide range of costs. The cost of the phone is often tied to how long your contract is. If you sign up for a longer contract, you usually get the phone at a lower cost or free. Some things to think about are phone size and weight, battery life, durability, keypad, and screen size. Do you need a fancy phone with all kinds of features, or will a basic phone do?

Step 5 – Prepaid cards or contracts?

Most service providers offer the option of prepaid cards or contracts. With prepaid cards, you buy a set amount of minutes and use your phone until they run out. Contracts are longer term; you have a regular monthly plan for a set period of time. There are advantages and disadvantages to both (see the chart for details).

Step 6 – Your cell phone bill

It is important to review your bill to make sure that your plan is working for you. Make sure you are not paying for services that you do not use. If you are going over your minutes, have a lot of long distance, roaming, or text messaging charges, maybe there is a better plan for you. It might be a good idea to contact your service provider to see if there is a plan that better suits your needs.

Taking the time to go through all the steps on the checklist will help you to find the cell phone plan that meets your needs at the lowest cost you can get.