



Cell Phone Tips

Cell phones are a popular and convenient way to communicate, but if you're not careful, they can turn into a major expense. Here are steps you can take to help increase your customer satisfaction and reduce your costs:

Consider your carrier

There are a number of major nationwide wireless providers as well as smaller regional carriers. Shop around. Find out what's available in your area. Remember that coverage is a critical factor. Go to www.cellreception.com and type in your zip code to find out which companies have cell phone towers near you, and how many. Look on this site and ask people around you to gauge satisfaction with different carriers. Ask to borrow a friend's cell phone for a day to test the reception for yourself.

Remember: each carrier is equipped to handle certain models of phones; not all phones will work for all carriers. Try to select your carrier before you purchase your phone.

Know your needs

Look at your past phone bills to see how many minutes you have typically used per month. What are your calling patterns during weekdays, nights, and weekends? Do some initial research online to see what features and options are offered, then go to a store to test models in-person. But before you go, consider what features you really need and will use. This will help you to avoid being overwhelmed by choices, pressured by salespeople, or wasting money on needless extras.

Phone buying tips

When you purchase your phone, make sure you receive a battery, charger, and any other accessories you need. If you buy a phone advertised as "refurbished," keep in mind that a factory refurbished phone is likely to be of better quality. Ask how much call time the phone has had. (Cell phones have "lifetime timers" similar to an odometer in a car.) Always ask about the warranty and the seller's return policy.

Shop for a package deal

Shop for a good package deal on cell phone service. Ask service providers questions about the different deals they offer. Before you sign a contract, read it, including the fine print. Make sure you know what's included and the costs, including taxes, fees, and special features like custom ring tones, wallpaper, and games.

Watch out for high fees for text or picture messages and surfing the Internet. These can add up to hundreds of dollars a month! A plan that allows for unlimited usage may be cheaper than paying for each use. Shop for a data plan that meets your needs.

Many carriers offer "family plans" that allow you share minutes and text messages with others. If you're buying a cell phone for your child, ask the provider if you can place a limit on the usage of certain features.

Cell phone tips (continued)

Keep track of your usage

Keep track of your cell phone usage. Some companies let you review your account online or let you phone in for free to get a current accounting. Take advantage of it!

Pay on time

Pay your cell phone bill on time and in full. This is an important step in building and maintaining good credit. Renew with benefits

Know when your service contract is set to expire. If you renew, be sure to ask if you're eligible for a free phone upgrade or price discounts on new models.