

## Cell Phone Plans – Things to Know Before Signing

Cell phones can be very convenient, but before you sign a contract for wireless phone service, be sure to ask a number of questions:

Where can you make and receive calls? Most providers now promote their plans as local, regional or national. A local plan offers a low-cost option if most of your calls are near home. Regional plans generally offer a much larger geographic area, sometimes several states. If you call outside the area covered by these plans, you will pay long distance and roaming charges in addition to the airtime used. National plans are the most expensive, but they let you use your phone anywhere in the country for a single per-minute price. Roaming and long distance charges are replaced by a single, predictable flat rate.

How frequently will you use the phone? If you just want a phone for emergencies, an economy plan with a few minutes a month might be all that you need. On the other hand, if you are going to be a heavy user, a plan with several free hours and the lowest airtime charge is a wiser choice.

Is a family plan option available? Instead of individual cell phone plans for each member of the family, you can share one cellular service plan among several phones. Everyone shares the same pool of monthly minutes, and the monthly cost of additional minutes is usually less than if you purchased individual accounts.

Is the technology digital or analog? Digital service is clearer and more secure than analog, but coverage can be spotty. Analog networks have greater coverage, especially in rural areas. If you want digital service, make sure your cellular company has a "roaming" agreement that lets your phone work on an analog system when you are outside digital range. But beware: roaming can be expensive, and it requires a "dual mode" phone.

Is there a trial period during which you can test the service? Everyone has experienced dead spots where their cell phone doesn't work. A trial period lets you test your service in places where you will be using it--the office, your house, your car, and the roads you travel—so you don't get surprised by these dead spots.

Are there any fees or limits on changing your plan? Some providers charge a fee if you want to downsize or upgrade your plan. Others limit how often you can make changes. Moreover, what happens if you want to cancel your service? Most providers have a penalty, which can be a concern if you have to move out of the area covered by your plan.

Finally, there are 'Pay-As-You-Go Plans.' If you want cell phone service only for emergencies or aren't sure how much you will actually use a cell phone once you get it, you may want to consider a prepaid cell phone before you commit to a long-term wireless contract. With a prepaid cell phone, there is no contract to sign and no monthly bill to worry about. You will know exactly how much you spend. The down side of prepaid plans is that you pay more per minute, and if you don't use the phone for an extended period of time, you could lose the money in your account.

### About the Author

Jeff Gasner is with CPR-Cell Phone repair. The leader in Cell Phone Repair and iPod Repair offering cell phone repair services nationwide. Visit <http://www.chicagocellrepair.com>.

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