

Cellphone Choices for Canadians

A Checklist

Get a
on your
Cellphone
costs



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Before buying your first cellphone and service, or even if you are thinking about changing your current cellphone offering, take a few minutes to **know what you want and need.**

The key question to ask yourself is how much money you are willing to spend every month. Once you settle on a budget, work through this Checklist.

Take it with you to cellphone service providers or keep it handy when you call them. Talk to as many providers as you can before choosing the best cellphone and service for you.

Step 1 **Cellphone Basics**

Check to make sure that there are no coverage gaps in the areas you will regularly use your phone. Providers of cellphone service use time or "minutes" to figure out costs. There are usually add-on fees to any service. A monthly access fee is charged by the providers and, in addition, there is a 911 fee and applicable taxes.

You will need to know how many minutes you will use for both calls **you make and receive** per month, and **the time of day** you will be using the cellphone. Usually calling during the daytime is more expensive. Check out **Step 5** to see if you want to commit to a contract or not.

If you commit to a contract, or a monthly plan, keep in mind that if you go over the allowable minutes in a plan you may have to pay more and if this happens too often, you may want to consider changing your plan to a more suitable one. Likewise, if you do not use the minutes in your plan, you may want to change to a less expensive one. You will be able to check this all out when you get your bill.

HOW TO ESTIMATE MINUTES

To quickly estimate how many minutes you may use in a month, think of daily use of a cellphone as about 200 minutes per month, using the cellphone a few times a week as about 100 - 150 minutes and very brief occasional calls, just to say where you are, as about 30 - 50 minutes per month.

Step 2 When will you be making calls?

Weekdays (Monday-Friday 7 a.m. to 9 p.m.)

How many minutes?

Weekday evenings (Monday-Friday 9 p.m. to 7 a.m.)

How many minutes?

Weekends (Friday 9 p.m. to Monday 7 a.m.)

How many minutes?

Total minutes per month

NOTE: *These time periods vary by provider. You may be able to buy an “early evening” option where the evening starts earlier than 9 p.m.*

Step 3

Features

TEXT MESSAGING

Do you want to text message?

How many? Outgoing Incoming

LONG DISTANCE

Will you use the cellphone for long distance?

How many minutes?

NOTE: There are additional roaming charges for calls you make and receive outside your provider's coverage area.

DO YOU THINK YOU WILL NEED:

Caller identification/Call display?

Voicemail?

Internet connection for downloading?

Other features

REMINDER: *The more features you choose, the higher the cost, ask your provider. You may be able to purchase a few features together, known as bundling, but keep in mind that there is no point purchasing features you don't need, even if they are inexpensive. Providers may offer a few months of "free" features. Be aware when the free period ends.*

Step 4 The Actual Cellphone

The sky is the limit on the features and kinds of cellphones available. The actual cellphone cost, if you have a contract, is usually tied to the contract term or you can buy the cellphone outright. Ask your provider about the warranty on the cellphone and if they have a service to loan you a phone should yours need to be repaired. Try out the cellphone features at a retail outlet.

Things to look for in a cellphone:

BATTERY LIFE How many hours between recharging and how long will the battery last before it needs to be replaced?

DURABILITY Will the phone handle daily wear and tear?

KEYPAD Is it easy to see and use?

SCREEN Is the display easy to read?

SIZE Is it convenient?

Step 5 Prepaid Cards or Contract?

PREPAID CARDS - ADVANTAGES

- You pay for what you need in advance – no monthly bills – no unexpected charges,
- You do not have to commit to a contract,
- You can stop using the cellphone at any time without penalty,
- You can buy a cellphone outright,
- You can buy cards for cash at many retail outlets without using a credit card.

PREPAID CARDS - DISADVANTAGES



- You will usually find the cost per minute will be higher than committing to a contract,
- Prepaid minutes have an expiry date of 30 days or longer,
- You will need to buy more minutes on or before the expiry date - or your unused minutes will be forfeited,
- You have to keep track of the minutes so you don't run out just when you need to use the phone in an emergency.

CONTRACT - ADVANTAGES

- You can check the bill, see where the costs are too high and take action,
- You can usually get a reduced price on the actual phone, the longer the contract the cheaper the phone,
- You can choose a plan that suits your needs for the kind of calling you do,
- You *may* be able to switch plans within the contract if the plan is not suitable,
- You may be able to bundle other provider services to get discounts,
- You may be able to have a package at a reduced cost that includes other cellphone users in your family or home.

CONTRACT - DISADVANTAGES

- You will have a contract with one provider from one to three years which is only breakable by paying a penalty – which is very expensive, especially during the initial stages,
- You must realize long term contracts mean a significant financial commitment,
- You may want to change your actual phone more frequently which may not be possible without an additional charge,
- You need to be prepared when you use more minutes, or send more text messages than is allowed in your plan, that your monthly bill can be much larger than you expect.

Step 6 What to do when your cellphone bill arrives

After receiving a few phone bills, carefully go over each line.

Are you using the minutes in your plan as you expected?

Are long distance or roaming charges becoming high?

Are you text messaging more than expected?

Are you in the right plan?

Would you be better off with a prepaid card or a different supplier, when your contract ends?

Consider calling your provider for help in choosing a cheaper, more suitable plan.

You can **get a grip
on your cellphone costs,
it takes a bit of time
but **it's worth it.****

For more in-depth information, including a glossary of terms, go to the **Cellphone Choices for Canadians: A Guide** at www.ConsumerInformation.ca.

For additional copies of this publication, please contact:

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*Aussi offert en français sous le titre **Choix de cellulaires pour les Canadiens : Une liste de vérification.***



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