



More and more people are buying wireless telephone service. With a cell phone, you can keep in touch with family, friends, and work, even when you're on the go. Companies' plans changes constantly. Whether you already have wireless service or you're just getting started, it's a good idea to shop around, read each company's offers carefully, and to ask questions, such as these:

- **How will I use my cell phone?** Only for emergencies or more frequently?
- **When will I make most of my calls?** During the day, at night, or on the weekends?
- **Where will I be making and receiving calls?** Close to home or far away?
- **How much does my monthly budget allow** for telephone service, including wireless?

How Will You Use Your Phone?

Wireless plans commonly offer "buckets" of minutes. You pay for a specific number of minutes each month, whether you use them all or not.

- If you use more than your monthly allotment, you pay a much higher charge for the extra minutes.
- Unused minutes may not carry over to the next month.
- Most wireless plans count the minutes for both calls you make and receive.
- Charges are usually rounded up. For example, a call that takes one minute and three seconds may be charged as a two-minute call.
- Unlike traditional phone service, most wireless providers start the clock when you press the "talk" or "send" button, not when the person at the other end of the line picks up.
- You use minutes when you call toll-free numbers.
- Some services allow you to check by telephone or online to find out how many minutes you have left in your billing cycle. Depending on how often that information is updated, it may not be absolutely current.

Some service providers offer prepaid plans. Instead of getting a monthly bill, you pay in advance for a certain number of minutes. When you use them up, you can add more. Prepaid plans may be more expensive per minute than the monthly calling plans, but they can be very useful for people who don't use the service much,

have limited budgets, or want to control their children's cell phone use. They may also be a good choice for people who are trying to rebuild their credit.

Another alternative is a plan with a preset spending limit; when you reach the limit, you have to pay your bill before you can continue to use the service.

Where Will You Use Your Phone?

Wireless phone service uses radio waves, much like radios and televisions. As with those devices, your cell phone might have static, drop calls, get busy signals, or not work at all depending on where you are, the weather, and other factors. Your location may also determine how much it costs to make calls. Some wireless plans are based on "home areas." Others offer nationwide service.

- It's important to select a service that works in your neighborhood and other places where you plan to use it.
- If you use your phone outside of your home area, you are connecting to the network through another company. Some wireless plans charge a "roaming" fee, on top of the minutes you use, for those calls.
- Even within your "home area," some calls may be long-distance. Some plans include long-distance calls for the same rate, while others charge more (on top of the minutes you use).

You could pay roaming charges, long-distance

charges, and have your minutes assessed, all for the same call, depending on your wireless plan and your location. When comparing plans, consider where and how you'll be using your phone.

Read the Fine Print

It may be hard to catch all the details in advertisements for wireless service, so be sure you understand the terms before you sign up. Wireless plans often require signing a contract for a year or longer, so be sure you know:

- Whether your minutes can be used any time, including "peak times" (usually weekdays), or if there is a certain number of minutes that are restricted to "off-peak times" (nights and weekends), and what the cutoff times are;
- How much it costs if you use more than your allotted number of minutes;
- The charges, if any, for roaming and/or long-distance;
- The cancellation policy. Many carriers charge more than \$100 to end your contract early;
- Whether you can increase or decrease the number of minutes or make other changes to your contract after you've activated your phone and started using it, and what the terms would be;
- If features such as voicemail and Caller ID are included, or if they are extra;
- The cost for 800-number or directory assistance calls; and,

- What happens when your contract ends — do the terms of service and charges change?

Get all promises in writing. Ask if there is a grace period within which you can cancel for no or a small charge if the service doesn't meet your expectations. Try it out as soon as possible to see how it works in the places you would normally use it.

Choosing the Phone That's Right for You

Wireless providers sell a variety of phones that work with their service; sometimes they offer free or discounted phones as part of their promotions. When choosing a cell phone, consider:

- The size that you want;
- Whether you can use the keypad easily; and,
- Whether it can handle features you might want such as Caller ID and Internet services.

Some cell phones work with older analog networks. Most sold today work with newer digital networks, and some (called dual-band) work with both. If the phone only works with digital networks, you may not be able to "roam" — make or receive calls outside your home area.

To accommodate people with special needs, some phones can operate with voice-activated commands. Many have raised numbers on the keypads. All providers must offer at least one phone that works with TTY devices. People who use hearing aids should ask if the phones are compatible with them.

It's also important to know that if you switch your wireless provider, you may have to get another phone, and you won't be able to keep the same number (consumers will be able to retain their cell phone numbers when they switch providers under federal rules that take effect in late 2003).

Going Completely Wireless

More and more people are using wireless phones for all of their calls and abandoning "landlines" entirely. For some consumers, just going wireless could be a better deal than keeping their landline phone service, too. Be aware that:

- You might not get good (or any) reception inside your house or apartment building.
- Weak or dead batteries can also prevent your cell phone from working when you need to make a call. If that happens in an emergency situation, you would be unable able to dial 911.

Families with children, people who work at home, people who are homebound, and other people who depend on phone service may want the security of having a landline as well as a wireless phone.

Wireless Internet Service and Messaging

Many wireless companies provide Internet access, including email and Web browsing. As wireless technology advances, Internet services are becoming faster and more varied.

- Some plans charge by the minute. Ask whether Internet use counts against the number of minutes in your plan or if you

have a separate "bucket" of minutes for it.

- If the charges are by the kilobyte, consider how many you are likely to use. The average 100-word email without attachments or graphics is one kilobyte, but things like graphics and music files are much larger and take up many more kilobytes (1,024 kilobytes equal one megabyte).

Some plans provide unlimited Internet service. Another popular service is text-messaging, which enables you to send small notes to other wireless users. Ask the provider what the per-message charge is and whether you can send messages to people who use other companies' services.

Cell Phone Safety and Etiquette

Use your wireless phone in a responsible and considerate manner. You should know that:

- It's safest to drive with both hands on the wheel. Taking your hand off the wheel to dial or talk on your wireless phone can be dangerous; in some places it's illegal.
- Many wireless providers offer hands-free kits and voice-dialing features to improve safety. However, talking on the phone while driving can still be distracting. If you need to make or receive a call, the best thing to do is to pull over safely.
- You may be unable to use your phone in an emergency if coverage is poor in your location. As long as the service works, you can make 911 calls at no charge even if your phone has been disconnected or you haven't activated the service yet.
- When you're in a meeting, a concert, a movie,

a restaurant, or any place where a ringing phone might disturb others, turn your phone off.

- If you're talking on your cell phone in a public place, speak softly to avoid bothering other people and keep your conversation private.

Avoid Wireless Fraud

If your phone is stolen or someone uses the electronic serial number to "clone" your phone, calls could be made against your account. To prevent unauthorized charges and protect sensitive information such as your account number:

- Keep your bills and service agreements locked away.
- Store your phone out of sight in a secure place.

"Cramming," unauthorized charges for services you never agreed to, can occur on wireless as well as landline telephone bills. You should also be aware that downloading games, custom ringtones, or other products or services may result in charges. Read your bills carefully as soon as you receive them and contact your wireless provider promptly about any questionable charges.

Wireless Resources on the Web

For more information, check out:

National Consumers League

www.nclnet.org/phonesandutilities

Federal Communications Commission

www.fcc.gov/cgb/cellular.htm

Telecommunications Research and Action Center

www.trac.org/tips/wireless.html



**Safety.
Security.
Social Conscience.**

Join the League Today

Founded in 1899, the National Consumers League is America's pioneer consumer organization. Our mission is to identify, protect, represent, and advance the economic and social interests of consumers and workers.

NCL is your advocate when it comes to many consumer issues, including: Internet fraud, health care, sweatshops, e-commerce, migrant farmwork, electricity deregulation, consumer education, and financial services.

Your \$20 annual membership shows how much you care about educating consumers — especially those who are most vulnerable — and strengthening consumer protections to meet the challenges of today's marketplace.

Members receive the bimonthly NCL Bulletin, discounted and free publications, reduced conference registration, and a voice in determining NCL's priorities.

Log on to www.nclnet.org or call 202-835-3323 to join today!

NCL thanks Sprint for an unrestricted educational grant.

Sprint Logo

National Consumers League

1701 K Street, NW, Suite 1200
Washington, DC 20006

phone: 202-835-3323 • fax: 202-835-0747
email: info@nclnet.org • Web: www.nclnet.org
NCL is a 501 (c)(3) nonprofit membership organization.

Going Wireless



A consumer guide to choosing cellular service.



From the **National Consumers League.**