

Choosing A Wireless Phone Plan

Questions to Ask from the
NYS Consumer Protection Board



COST & TRANSACTIONS

- ✓ How much do I want to spend each month for wireless service?
- ✓ What will the service actually cost each month? (Consider taxes, fees and surcharges in addition to the basic price of the plan)
- ✓ How much does the phone cost and what is the return or exchange policy?
- ✓ If the phone or equipment needs repair, to whom will I need to bring the item?
- ✓ If the place of purchase is a retail chain store, a wireless company store, or an authorized dealer with multiple locations, can I visit other stores besides the original place of purchase to return, exchange or repair my phone or equipment or receive service on my account?
- ✓ Is insurance or an extended warranty available with my phone?
- ✓ Must I purchase the provider's phone or can I purchase another phone?



SERVICE AGREEMENT



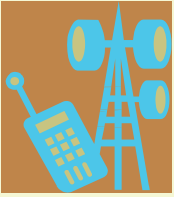
- ✓ How long of a contract period do I want?
- ✓ Have I read the entire contract, including the fine print?
- ✓ Will I be charged to cancel service if I determine that the service does not meet my needs?
- ✓ What is the length of the trial period? Is there a fee for canceling before the end of the trial period?
- ✓ How much will I be charged to switch to a different plan or service provider?
- ✓ Will I receive any notification of renewal when my contract expires?

MINUTES

- ✓ How many minutes a month do I anticipate using my phone for outgoing and incoming calls?
- ✓ How much will it cost if I go over my allotted minutes?
- ✓ Will unused minutes carry over to the next month?
- ✓ Can the allotted minutes in my plan be used anytime? If not, what time of day will I make most of my calls?
- ✓ What are the hours that constitute "peak" and "off-peak?"
- ✓ Are there additional charges for incoming or outgoing long distance or roaming calls?
- ✓ Are minutes charged when I check voicemail?



SERVICE COVERAGE



- ✓ Will I be making/receiving most of my calls close to home or nationwide?
- ✓ Does the company have good service coverage in the areas I anticipate using the phone?
- ✓ Are the areas I anticipate making/receiving most of my calls covered in the plan under consideration?
- ✓ Does the service provider offer free blocking of text messages?

PLAN FEATURES

- ✓ Are caller ID and voicemail services included in the plan?
- ✓ Do I want additional features such as text messaging, e-mail, downloads of photos and music or Internet access? Are they included in the cost of the plan under consideration? If not, what is the additional cost to my proposed plan?



PHONE FEATURES



- ✓ Will I use my phone for emergency purposes only or more frequently?
- ✓ If I intend to use it for emergencies only, should I consider a prepaid wireless phone?
- ✓ What features do I need/want on a phone?
- ✓ What size screen do I prefer? Can I read the screen in bright light?
- ✓ Is the size of the phone comfortable for me?

SAFETY

- ✓ Are there any child safety protections available with my phone such as child tracking software?
- ✓ What are the 9-1-1 capabilities in the area I intend to use my phone in the most?

9-1-1

ADDITIONAL TIPS

- ✓ Are discounts available, such as family or friends plans with the same provider?
- ✓ Is a Lifeline rate available if I am a low-income customer?
- ✓ Which digital network does my phone use? Wireless carriers use either Code Division Multiple Access (CDMA) or Global System for Mobile (GSM). The technology used determines phone performance. Further, consider whether the phone can work both on analog and digital networks (dual-band). GSM phones do not have analog backup whereas CDMA does, enabling broader coverage in areas where digital service is not available.



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