



Get Savvy About Cell-Phone Plans

Since when does it take a Ph.D. to figure out a cell-phone plan? Just the other day, a friend commented on how her cell-phone bill went from \$200 a month to over \$600 a month. She wanted to get more peak minutes (those that occur during the business part of the day), so she changed her calling plan. What she didn't realize is that when she made this switch, her peak time period also changed. This meant that instead of her night and weekend rate starting at 7 p.m. as she was accustomed to, it started at 9 p.m. So, even though she added to her monthly peak minutes, she quickly used them during what she thought was an "unlimited" weekend time frame from 7 to 9 p.m.

When it comes to cell-phone contracts, lots of areas abound to wind up in the hot seat. As a business owner, who may use the friends and family feature (this is an option that does not charge when the caller places a call to a phone on the same plan), there are many other options to consider before signing on the dotted line. To save time, money and exasperation, follow these guidelines when selecting a new cell-phone provider, renewing a contract or changing your calling plan.

Know your hours. Peak hours for some cell-phone plans begin at 7 a.m. and end at 7 p.m. Others begin at 8 a.m. and end at 8 p.m. Still others can begin as early as 7 a.m. and end at 9 p.m. If your cell-phone habits call for a maximum number of peak minutes, be sure that you are choosing a plan that will give you the most bang for your buck. And, don't assume that once you have a good plan in place that when you renew you will automatically have the same hours. One national carrier, reportedly, let customers know their peak hours were going to change through their bill. The carrier asked for customers to call if they did not agree to the new terms, customers who did not call were considered to accept the new conditions. Don't assume that changes will appear on the first page, either. This carrier put the change information in the back of the bill, following the call summary!

Look before you leap. Since cell-phone carriers offer new plans almost weekly, chances are that within a few months of signing up, a new plan may be available that you like more than the one you started out with. The primary issue to consider when changing calling plans is that it may require an extension of your current contract. Ask how many months the change extends your contractual obligations. Often, it is at least one year.

Read the fine print. There are endless issues associated with calling plans. Be sure to read the fine print – don't simply take the sales associate's word for it. In the end, you are responsible for the contract you sign. Ask questions about add-on charges for caller ID, an itemized call summary each month, even how each call is counted. Does the carrier charge in intervals of 10 seconds or do you get charged for a full minute, even if you only use a fraction of it? Roam charges can drive up a bill very fast for those who travel often.

Negotiate the term. If you are contemplating changing carriers, it may be worthwhile to ask for a trial period where you "try out" the plan. Some may go for this, but others won't. If you are concerned, ask about the minimum monthly fee in case you decide to stick with your current carrier. In most instances, cell-phone carriers offer a \$19.99 security plan for those customers who only carry a phone in case of emergency. Generally, the minimum term for a new plan is one year, but carriers sometimes will offer deals to sweeten the pot so you will sign for longer than one year. Ask for all the offers and then make an informed decision.

To return or not to return. Ah, this is the question for those who may want to cancel a plan early or even at all. Is that freebie phone really free? Do you own it or do you have to return it at the end of the plan term? Find out up front so you don't end up paying more later.

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Ask and ye shall receive. Your monthly statement isn't likely to advertise the latest and greatest calling plan options – those offers are geared toward NEW customers. From time to time, call in to see if there's a better plan available for your calling habits. Just dial 611 on any phone to access customer service.

Cash in on loyalty. Cell-phone carriers love loyal customers. There are all kinds of loyalty discounts available – if you ask for them. From discounted phone upgrades to sharing the same great calling plan you signed up on (that may no longer be available) for your business partner. Phone discounts usually depend on a minimum term earned and generally require a term extension, but hey, if you love the company, why not?

Cell-phone issues and frustrations can hamper performance in a big way. Use these tips to minimize cell-phone headaches and maximize cell-phone approval ratings. When you are ready to tackle other performance issues, let us know; we can help.