Save Money on Your Cell Phone Bill

Cell phones have become a common gadget in most of our lives. According to CTIA â€“ The Wireless Association, there are now more than 262 million wireless subscribers in the United States, which includes 83 percent of the total U.S. population and 3.3 billion active cell phones worldwide. Since there is a good chance that you may have a cell phone, below are some tips that may help you save money on your monthly bill.

Assess your minutes. Track your usage each month to make sure you subscribe to a plan that meets your needs. Check to see if you are using more minutes than your plan allows. If so, you may benefit from subscribing to a plan that offers more minutes instead of incurring overage charges. You may also want to sign up for a service such as www.overmyminutes.com. It is a free service that sends you an alert before you are about to go over your monthly minutes. On the other hand, if you are not using not nearly as many minutes that you are paying for, you may be able to save money by switching to a less expensive plan.

Scale down your plan. In addition to your minutes, you may also want to consider if you are paying for extras that you do not use or are not really necessary. For example, you may be able to eliminate extras such as games, ringtone downloads, and web surfing capabilities.

Decide whether to keep your landline. According to the FCC, nearly millions of land lines have been discontinued since 2000. Canceling your home phone may allow you to eliminate a bill each month. Before you decide to cancel your landline, ensure that the decision is right for you. From a debt settlement standpoint, basic home phone service allows you to give collectors a phone number in which they can leave a message. Numerous voice mail messages you cell phone may use up some of your minutes. Also, a land line gives you an opportunity to make local calls for free. Cell phones usually use minutes whether you call locally or long distance.

Use the same plan as your friends and family. Some carriers allow friends and family members to talk for free if they subscribe to the same service. This can help you save money to the people that you talk to the most often. There is usually a discount if you form family plans. So, it is usually wise if everyone in the household has the same cell phone carrier.

Consider a prepaid phone service. If you use your cell phone sparingly, you may consider a prepaid or pay-as-you-go plan, which usually allow customers to buy minutes as they need them and do not involve lengthy contracts. Search for pay as you go plans by visiting www.myrateplan.com.

Be wary of cosigning for a cell phone. Cosigning for a cell phone for someone that may not qualify for one can result in a costly experience. It is wise to think about what can happen before you make that commitment.

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