

HOW TO SAVE ON

cell-phone plans

Chances are, your wireless bill is higher than it should be. Here's how to **make sure your plan fits** your calling habits.

■ **If you send or receive more than one text**

a day: Sign up for a texting plan (prices start at around \$5 a month; most companies have comparable plans) and you'll avoid the average 20-cents-per-text charge. Have a teenager who texts at least six times a day? Enroll her in an unlimited-messaging plan.

■ **If your phone usage spikes after dinner:**

Ask about extended calling hours. For an additional \$5 to \$9 a month, some carriers, such as Sprint and AT&T, offer packages that allow you unlimited calls after 6 P.M. or 7 P.M., compared with 9 P.M. for most typical plans.

■ **If you talk for fewer than 200 minutes**

monthly: A prepaid plan is for you. "Thirty percent of mobile users who are not on one should be," says Allen Hepner, executive director of the New Millennium Research Council, a telecommunications think tank in Washington, D.C. Big savings come with T-Mobile's Pay As You Go plan (130 minutes for \$25) and Virgin Mobile per-minute packs (200 "anytime" minutes cost \$20).

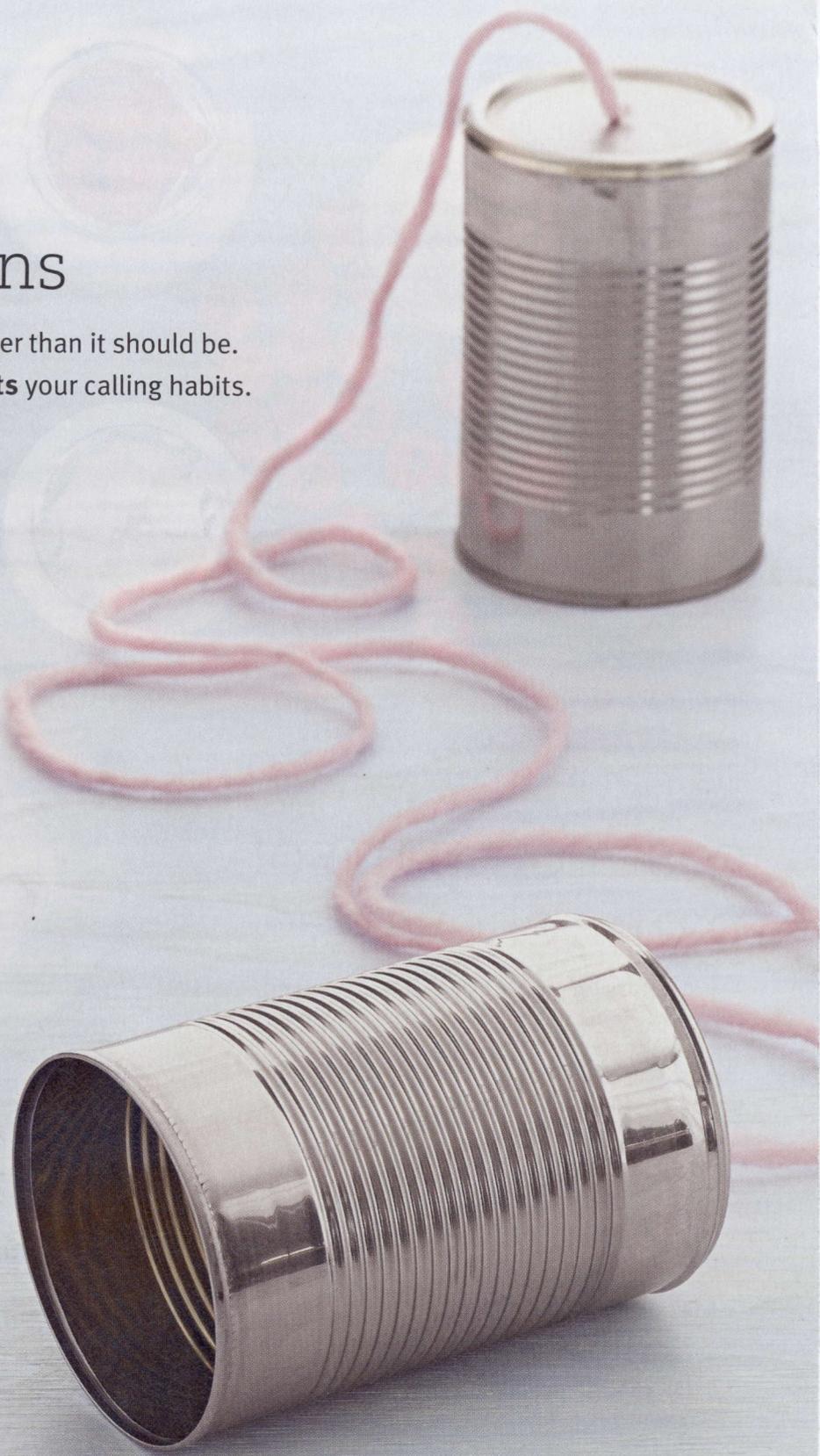
■ **If London is calling you (or vice versa):**

Go to aitelephone.com, which offers rates starting at less than 1 cent a minute to more than 200 countries. Choose a plan (prepaid or receive a bill), then dial from your cell using a 1-800 number. Calling Moscow, for example, costs 1½ cents a minute, compared with \$1.60 a minute with Verizon Wireless.

■ **If you signed up for phone insurance:**

Slash this cost immediately, even if you're clumsy. That \$5 to \$8 monthly charge adds up, and you'll still have to pay a \$50 deductible if you need to replace a broken phone. The replacement, which is often just a refurbished used phone, will cost about the same as a new one.

—Lindsay Funston



QUICK TIP

Go to billshrink.com or fixmycellbill.com to see if you're on the right plan.