

Additional Info for Facilitators:

Key Considerations for Buying a Cell Phone

- Know what you want and need
- Know how much money you are willing to spend every month.
- Talk to as many providers as you can before choosing the best cellphone and service for you
- Estimate how many minutes you will use for calls you make and receive per month, and the time of day you will be using the cell phone
- Do you want to text message?
- Will you use the cell phone for long distance?
- What features will you use? There is no point purchasing features you don't need.
- Providers may offer a few months of "free" features. Be aware when the free period ends.
- Ask about the warranty on the cellphone and if they loan you a phone should yours need to be repaired.
- Try out the cell phone features at a retail outlet.
- Things to look for in a cellphone: battery life, durability, keypad, easy to read screen, phone size

PREPAID CARDS - ADVANTAGES

- You pay for what you need in advance – no monthly bills – no unexpected charges,
- You do not have to commit to a contract,
- You can stop using the cell phone at any time without penalty,
- You can buy a cell phone outright,
- You can buy cards for cash at many retail outlets without using a credit card.

PREPAID CARDS - DISADVANTAGES

- Cost per minute usually higher than committing to a contract,
- Prepaid minutes have an expiry date of 30 days or longer,
- You will need to buy more minutes on or before the expiry date – or your unused minutes will be forfeited,
- You have to keep track of the minutes so you don't run out just when you need to use the phone in an emergency.

CONTRACT - ADVANTAGES

- You can check bill, see where costs are too high and take action,
- You can usually get a reduced price on the actual phone, the longer the contract the cheaper the phone,
- You can choose a plan that suits your needs,
- You *may* be able to switch plans within the contract if the plan is not suitable,
- May be able to bundle other provider services to get discounts,
- May be able to package at reduced cost that includes other cellphone users in your family or home.

CONTRACT - DISADVANTAGES

- Contract with one provider from one to three years which is only breakable by paying a penalty – which is very expensive, especially during the initial stages,
- Long term contracts mean a significant financial commitment,
- You may want to change your actual phone more frequently which may not be possible without an additional charge,
- You need to be prepared when you use more minutes, or send more text messages than is allowed in your plan, that your monthly bill can be much larger than you expect.