5 WAYS TO CUT DOWN YOUR CELL PHONE BILL

FINANCIAL E-BOOK

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Many clients talk about how they have bills that continually increase year after year. Two of the main monthly costs that keep going up and up for many families are the cable bill and the cell phone bill. Since mobile companies offer so many different types of plans with minutes, data, texting, and other additional options, it's important to review the family's cell phone bill each year to see how keep costs to a minimum. Here are five ways to potentially cut down cell phone bills.

01

Who Is Your Top Ten?

Most of the mobile phone companies will offer some type of free minute program around the top ten friends and family contacted the most. If a family bill has 25% to 50% of total minutes within those ten numbers, it can be lowered to the amount of minutes needed for a master plan which could help save money to the bottom line.

02

Unlimited Texting
(or limit the minutes)

Children who have a mobile phone, tend to have a complete opposite talk to text ratio from adults. Most of the kids who are under the age of 17 will use about 80 to 90% texting and only 10% to 20% talking, whereas most parents' of teenagers will be the opposite. If texting amounts are getting up in the thousands, the best option is likely to go to unlimited texting to cut the overall bill. If choosing to go with a smaller amount of texts, then it might make sense to spend $5 a month to put the cap on each child so they don't exceed the limits where most of the extra charges come from.

03

Only Change When Upgrade Is Available

Most of the mobile phone companies, allow to upgrade a phone without incurring the full cost of the phone every two years. It can be easy to get caught up with the latest and greatest technology and want to change phones every year, but this can really add significant cost to the bottom line of the bill. One consideration with the new iPhones or other expensive android voices is to buy insurance in case the phone breaks. The new iPhones can cost an astronomical amount of money when the phone gets cracked, so getting insurance (especially for kids) may be a smart money move.

04

Employer Discount Program

Many large corporations have something called an employee mall. In the employee mall (or benefits booklet), an employer will have negotiated a master discount program with Verizon, AT&T, Sprint, or one of the other major carriers. These discount offers can range from 10% to 25% depending on the carrier. In addition, a phone plan tied into a family plan with kids can save $40 per month or more.

05

Don't Dial 411

With all of the accessibility today through data plans and access to the internet, there really should be very little reason to dial 411 anymore. For most of the cell phone companies charge a fee of $1.99 each time 411 is dialed. Do that a few times per month and it will quickly equal $10 a month of extra charges just to grab a phone number.

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