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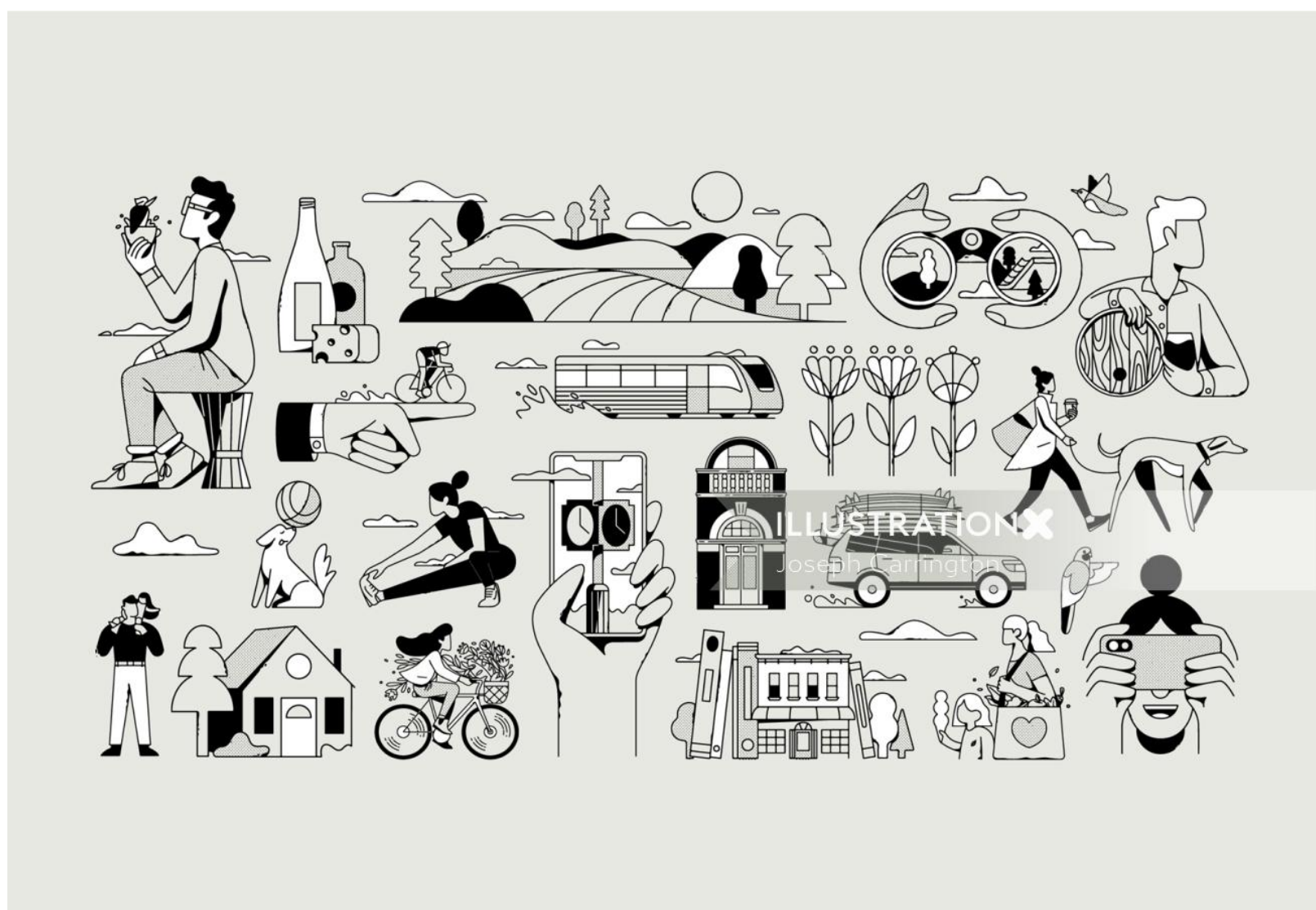
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HOW TO SAVE UP TO \$1,000 A YEAR ON YOUR CELL PHONE PLAN

by Jake Swearingen

IF YOU'RE LOOKING for a cell service provider that offers great customer support and significant savings, your best bet could very well be a company you've never heard of. Every year CR surveys members about their satisfaction with cell phone plans, and their answers consistently point to the same paradox: Although most CR members use AT&T, Verizon, or the recently merged T-Mobile and Sprint, those companies (with the exception of T-Mobile) tend to

fall near the bottom of our survey ratings. The providers known as mobile virtual network operators (MVNOs)—including Consumer Cellular, Google Fi, and Ting—receive much higher marks, surpassing even widely used prepaid plans. (See chart on page 44.)

"MVNOs purchase minutes and data in bulk at discounted rates from telecom giants such as AT&T and Verizon, and then sell them to consumers at significantly reduced prices," says Henry Parra, who oversees smartphone testing at

Consumer Reports. "They don't incur the costs of infrastructure construction and maintenance, which is why they can charge so much less than the large providers do."

How much less? In 2016, when I first learned of MVNOs, I was paying AT&T \$108 per month for cell phone service. When I switched to Project Fi (now known as Google Fi), I paid \$20 per month for unlimited talk and text, and \$10 for each gigabyte of data I used. (The company charges these same rates today.) Just like that, my

cell phone bill dropped by about \$1,000 per year. As a bonus, the monthly charges became as clear as water. I no longer had to wade through line after line on my statement searching out hidden fees or call customer service for an explanation of unrecognizable charges.

Sound too good to be true? It's not, as long as you're willing to accept compromises. For example, when a major wireless provider, such as AT&T or Verizon, experiences heavy data use that creates network congestion, it may slow service

for customers of an MVNO that uses its network before it slows service for its own customers. The roaming options for MVNOs may be more limited, too. And while major carriers typically offer a wide selection of phones, including the latest, most widely sold models, you may find a less robust lineup for sale at an MVNO. Also, very few MVNOs have walk-in locations that you can head to for in-person tech support. Interested in switching to an MVNO? Here's how to find the best one for you.

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STEP 1

CHOOSE A PLAN THAT SUITS YOUR HABITS

START BY REVIEWING the cell phone service provider ratings chart on page 44. If you're satisfied with the reception and coverage your current network provides, look for an MVNO that runs on the same network. (You'll find them listed under "Host Networks.") Websites such as BestMVNO.com and WhistleOut have useful tools to help you find the plan that best fits your needs, and we've provided some suggestions here, based on various usage scenarios.

Data Hogs

If you or your family uses 15 gigabytes or more of data per month, the unlimited plans offered by the major carriers can be hard to beat. But Visible, a prepaid wireless service owned and operated by Verizon, still might be a better bet. Visible offers unlimited data for a flat fee of \$40 per month for a single line or as little as \$25 per line per month if you squeeze four people onto the plan.

Bargain Hunters

Don't use your phone for much more than talk and text? Mint Mobile offers an introductory rate of \$15 per month for unlimited talk and text and 3 gigabytes of data on a single line if you prepay for three months. After the three-month period, you can lock in the \$15-per-month price if you prepay for a year's worth of service. It operates on the T-Mobile network.

All-or-Nothing Types

Some people don't need a big data plan until their usage jumps during a holiday, a summer vacation, or another special event. If that's you, top-rated Consumer Cellular offers a \$25-per-month plan with unlimited talk and text and 500 megabytes of data. You can increase the data as needed, then pare back again. Another highly rated provider, Ting, allows you to choose a plan as cheap as \$15 per month for 100 minutes of talk, 100 texts, and 100 megabytes of data, and scale up if necessary.

Globe-Trotters

If, under nonpandemic circumstances, you spend lots of time on the road, the Google Fi Unlimited Plan is hard to beat. For \$70 per month you get unlimited data and texting, and you can use both internationally with no extra fees. The 20-cent-a-per-minute rate for calls to foreign countries is nice, too. You can get even cheaper rates if you use Google Fi's WiFi phone service, though the rate varies by country.

SWAP THE SIM CARD.

Once you've chosen a new provider, you will receive a SIM (subscriber identity module) card, either by mail or in-store pickup. You connect your phone to the new carrier by removing the old SIM card from the phone and replacing it with the new one. (The process is simple and takes only a few minutes.) Once the new SIM card is in place, follow the instructions from the provider to activate your existing phone number for a seamless transition to the new service.

HOW TO SAVE WITHOUT SWITCHING PROVIDERS

Though you'll probably save less than you would by switching cell plan providers, you can still trim your monthly bill by following these simple steps.

CHOOSE A NEW PLAN

Carriers regularly update their offerings. Go to your cell service provider's website to compare current plans and find out whether one of them might be a better, less expensive fit.

GO AUTOMATIC

All the major players offer discounts of \$5 to \$10 per month (or more, depending on the number of phone lines) if you enroll in automated payments and paperless billing. It's a simple way to potentially save \$100 or more per year.

REVIEW THE FEES

You could be paying for things you don't want or need. For instance, the \$10 per month you were happy to pay to insure your phone when it was new might not make sense when it's more than 2 years old.

BANK ON FREEBIES

Major carriers have expanded their unlimited plans to include free trials and subscriptions. AT&T offers HBO Max, Sprint offers Amazon Prime, T-Mobile offers Netflix and Gogo in-flight WiFi service, and Verizon offers Apple Music and Disney+. If you can take advantage of this perk, even for a limited time, it can save you \$10 to \$15 per month.

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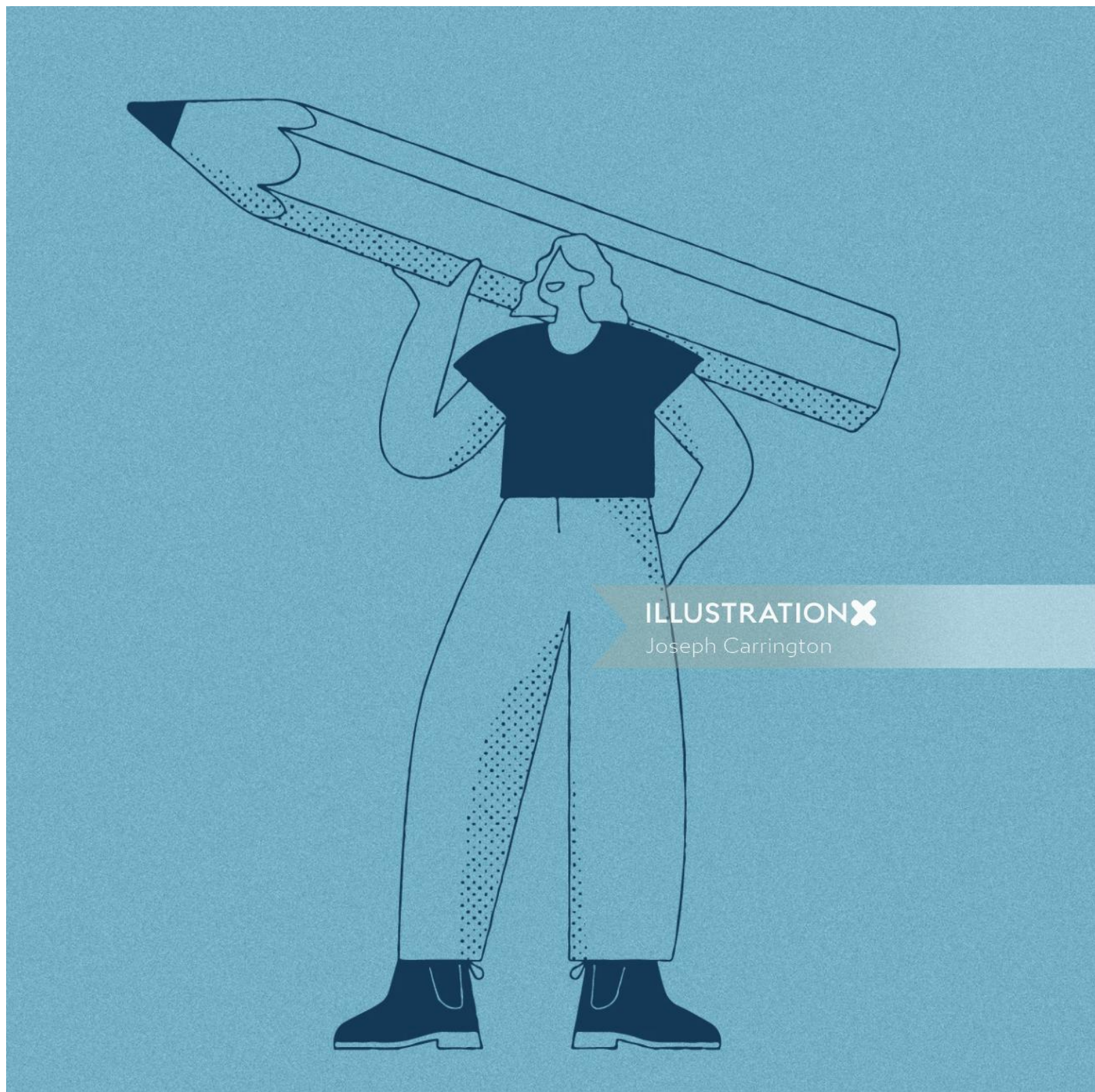


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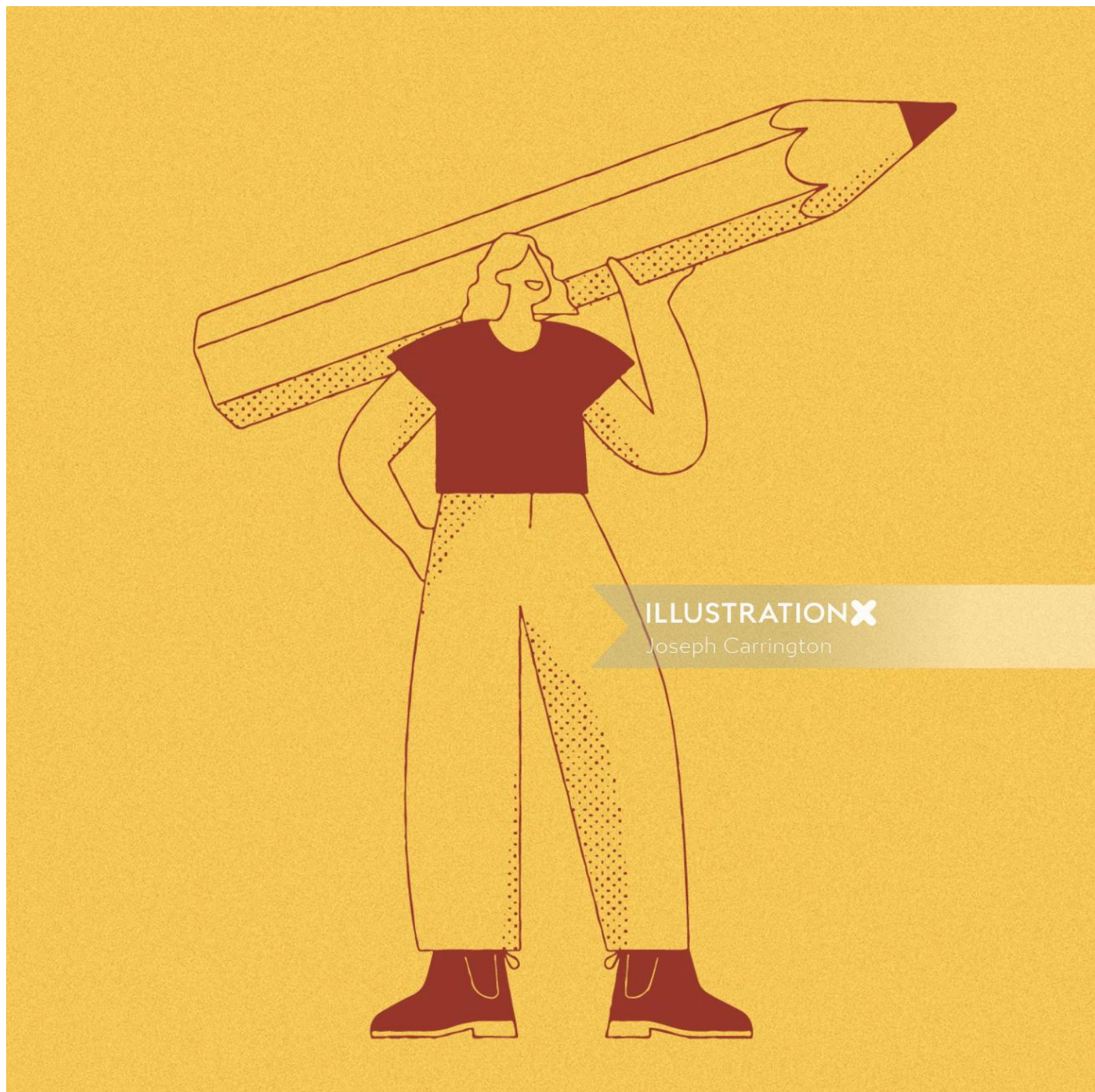
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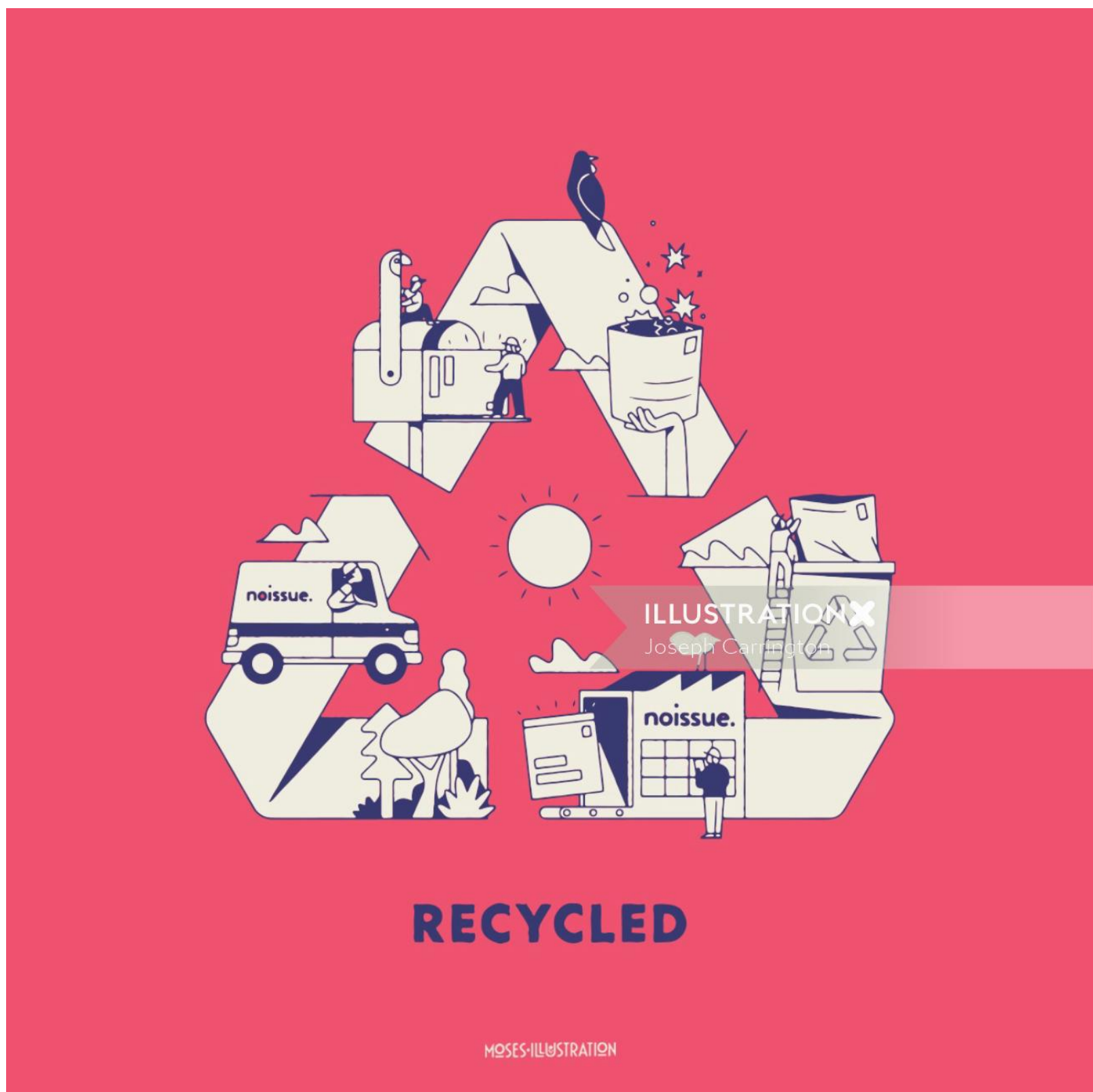
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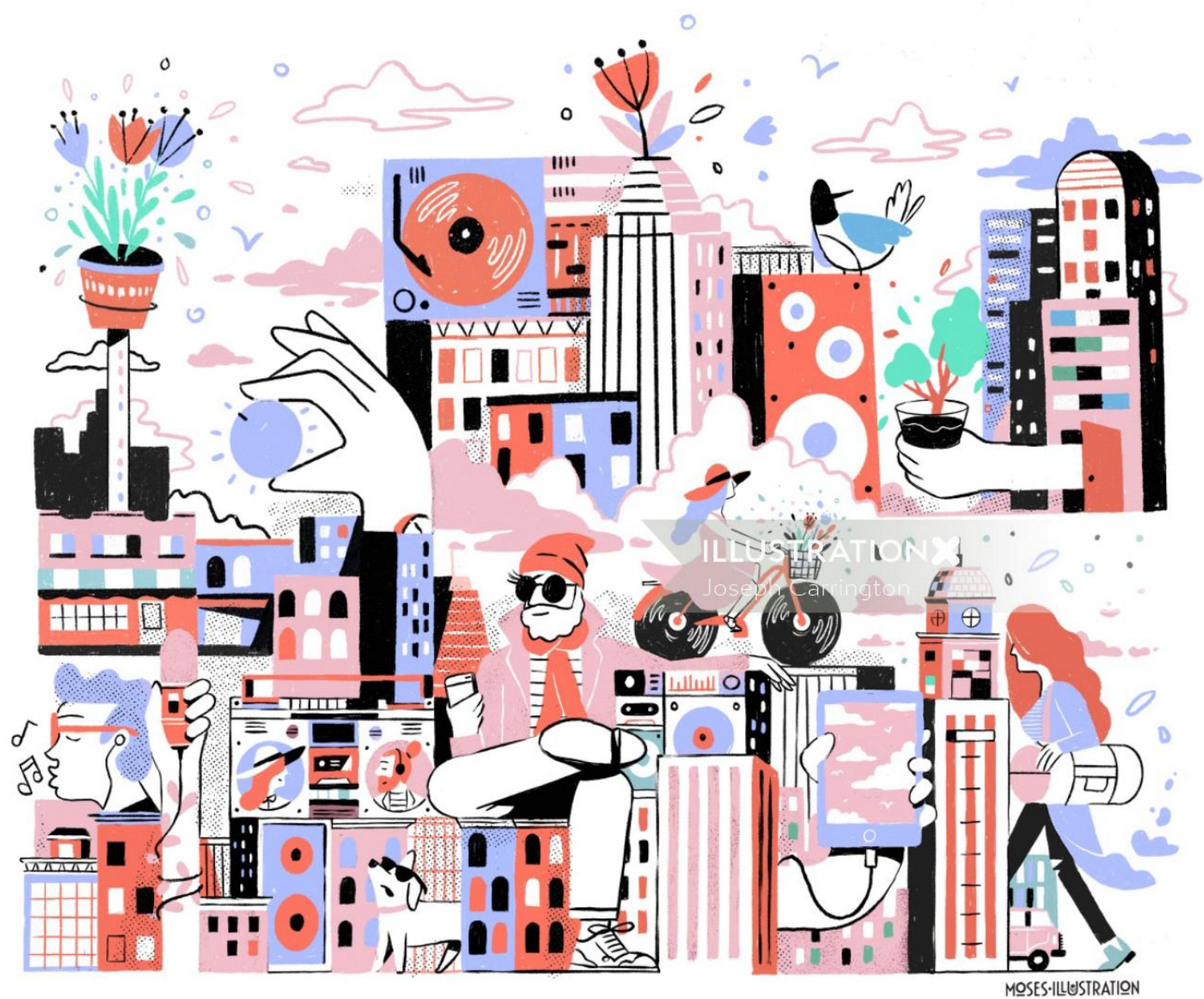
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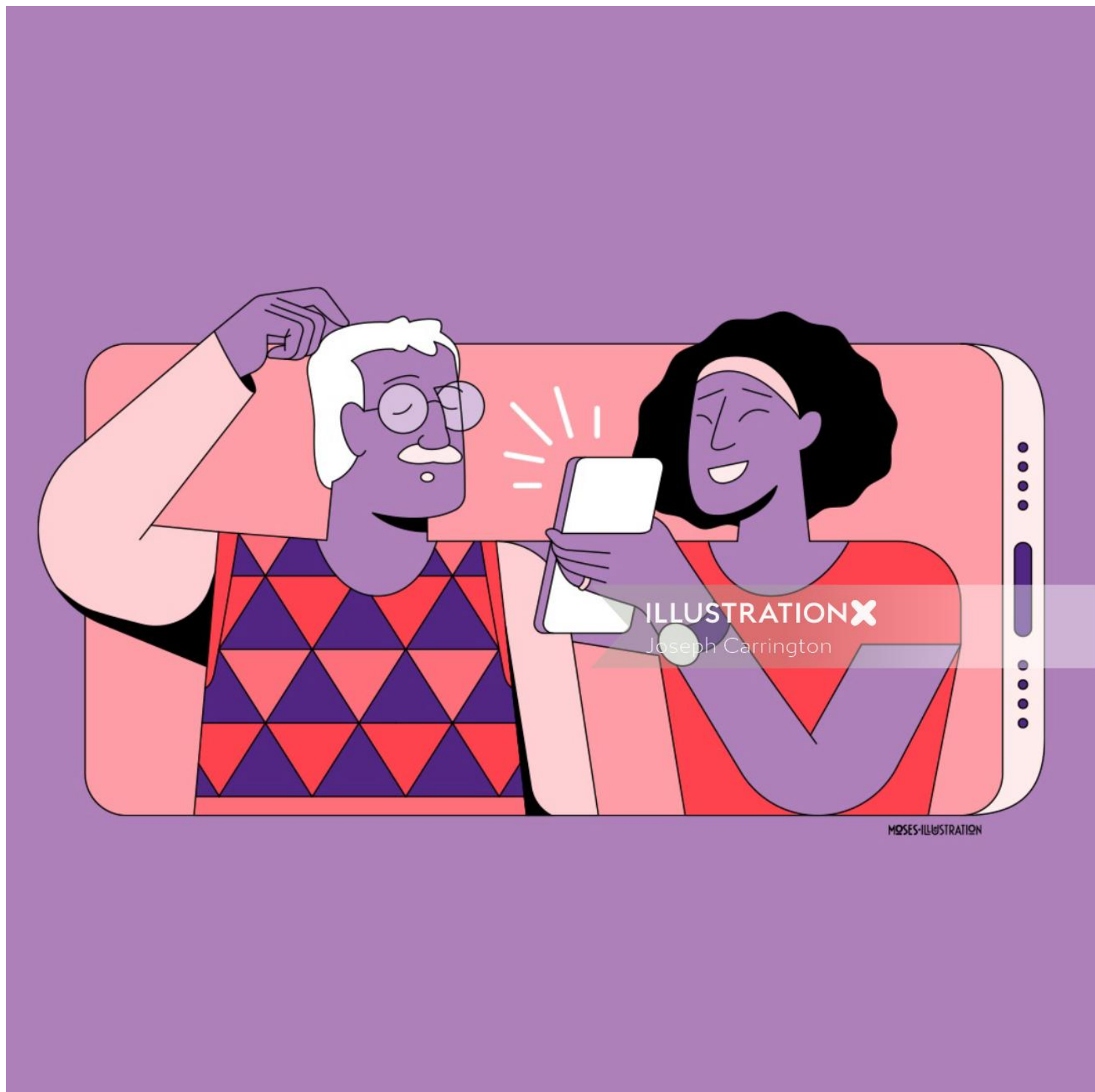
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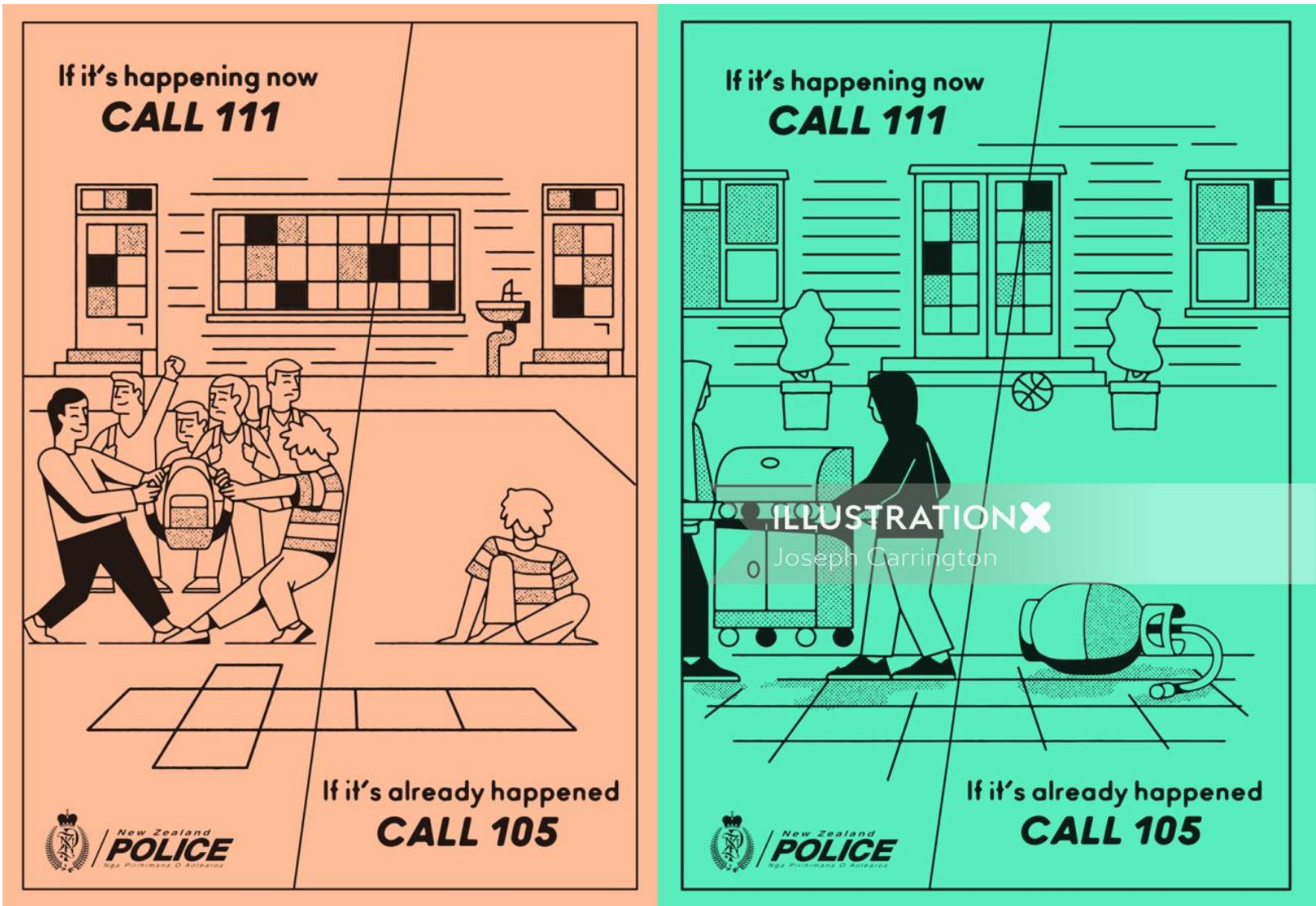
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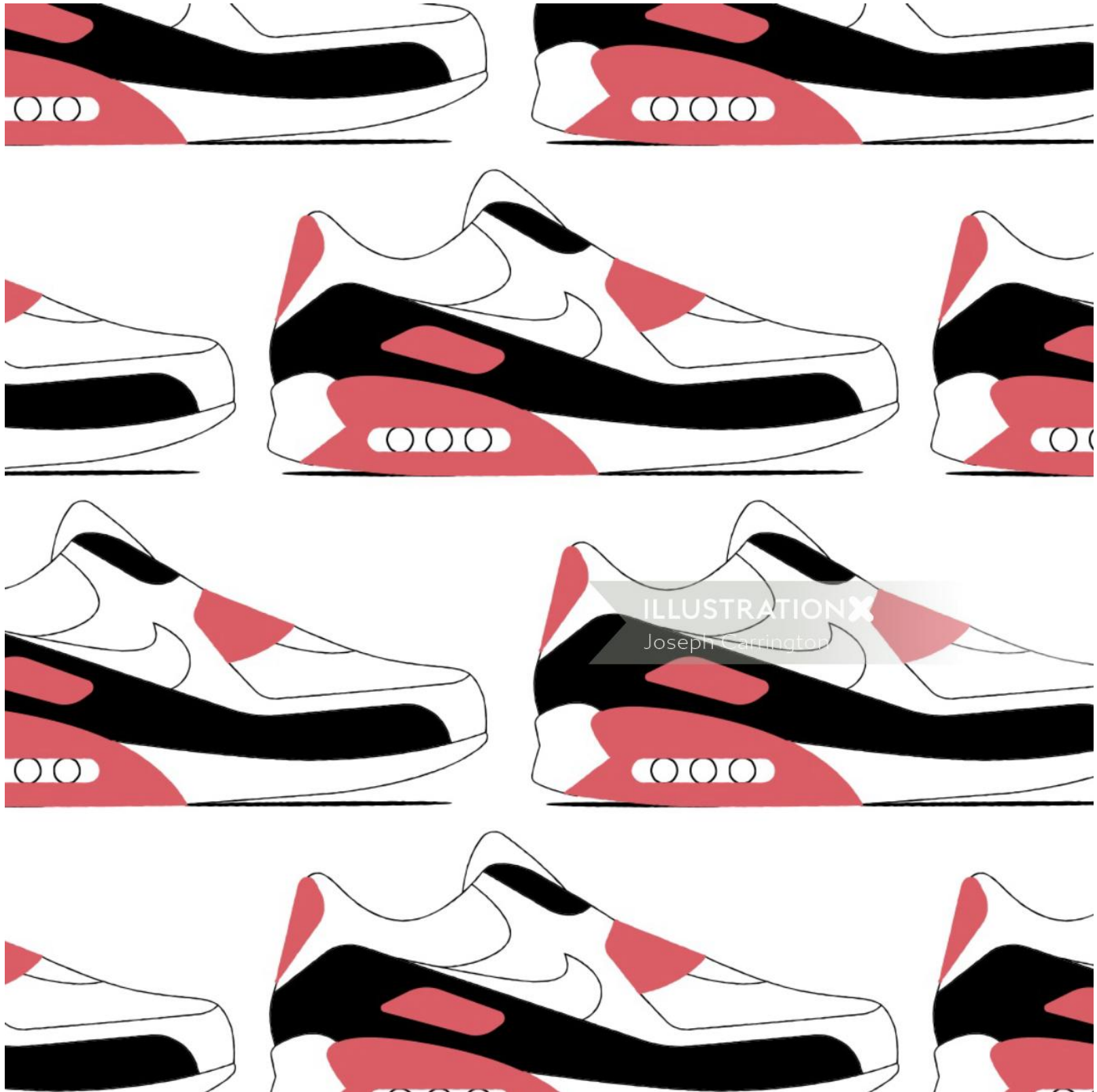
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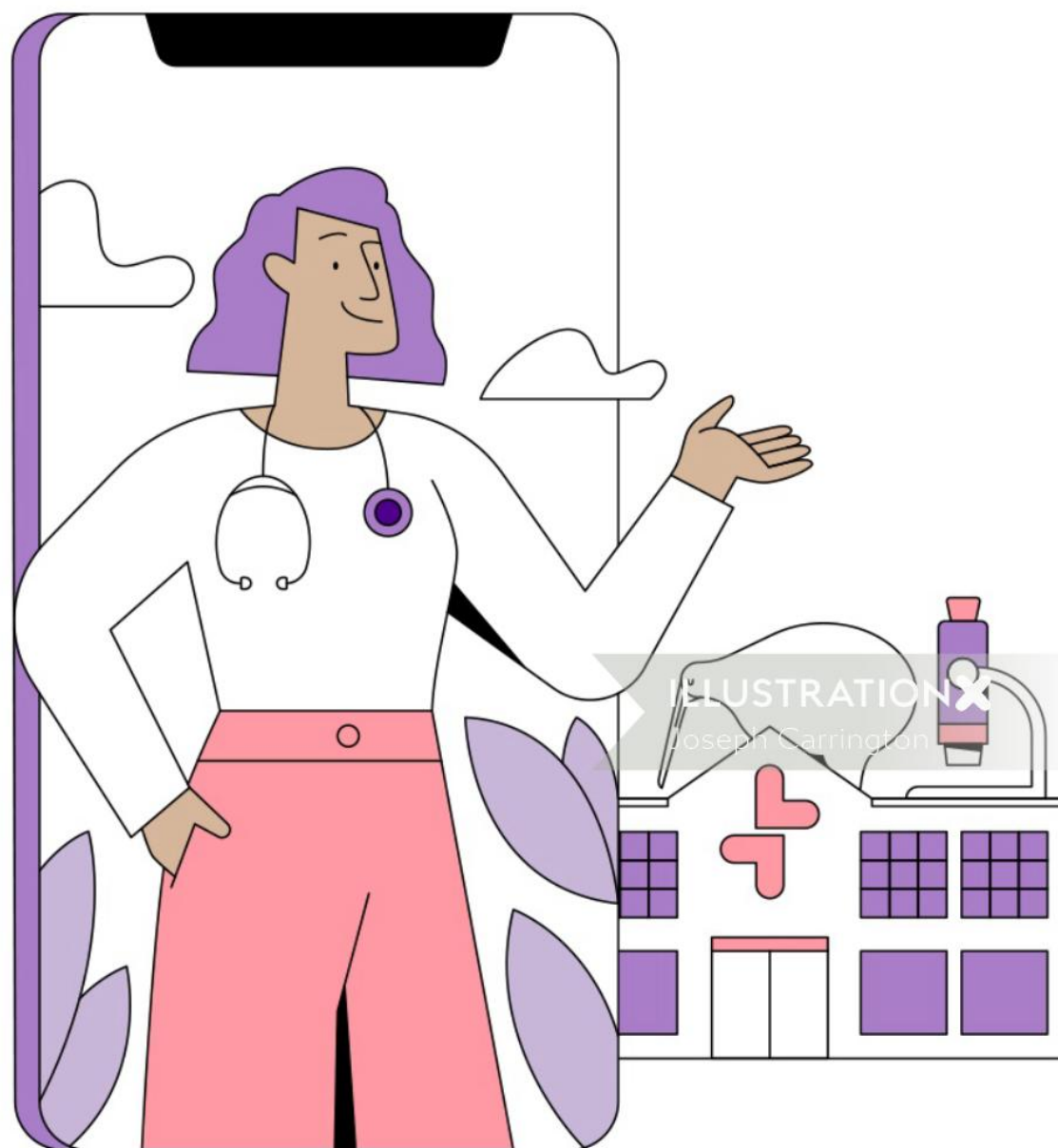
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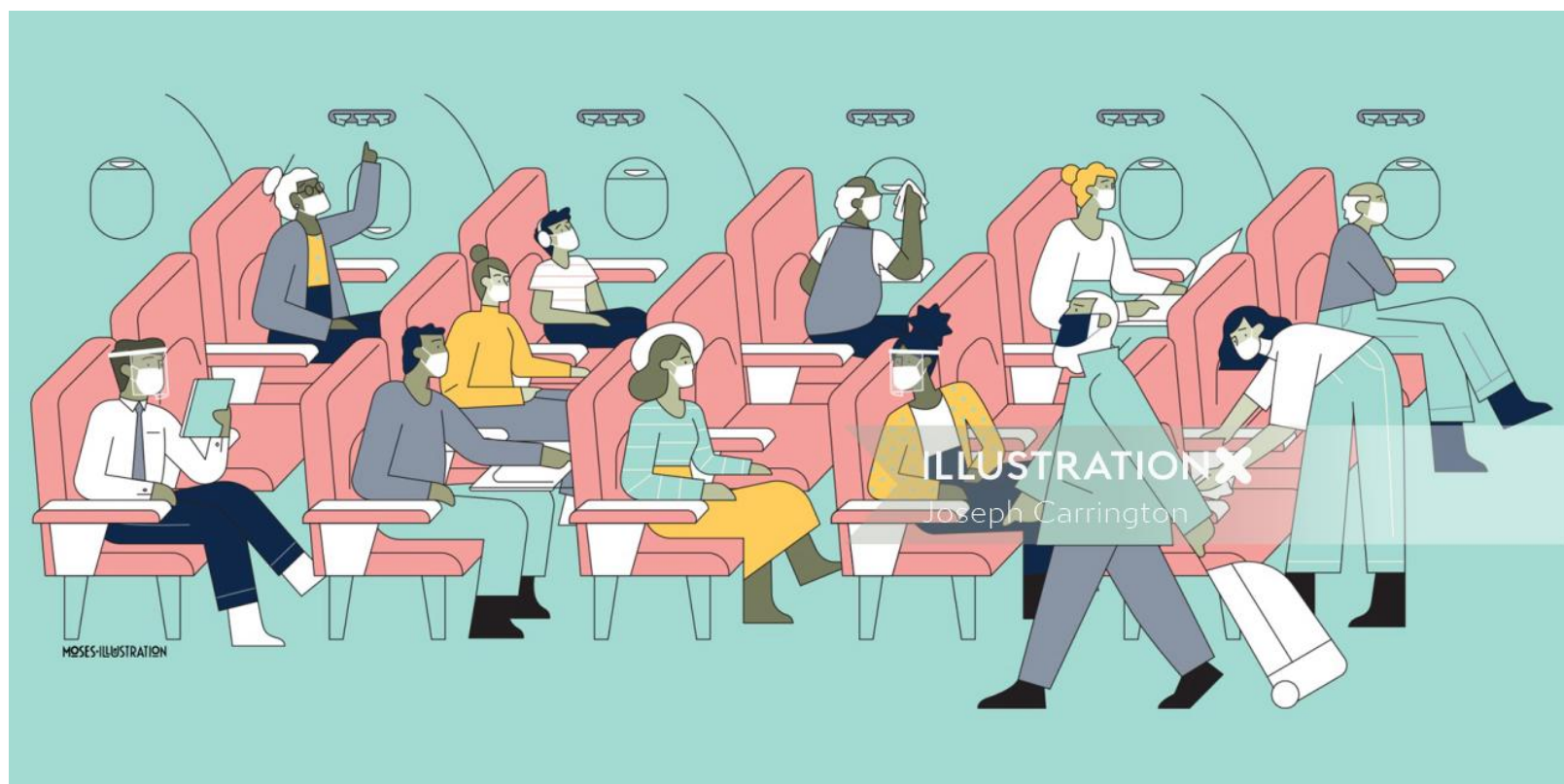
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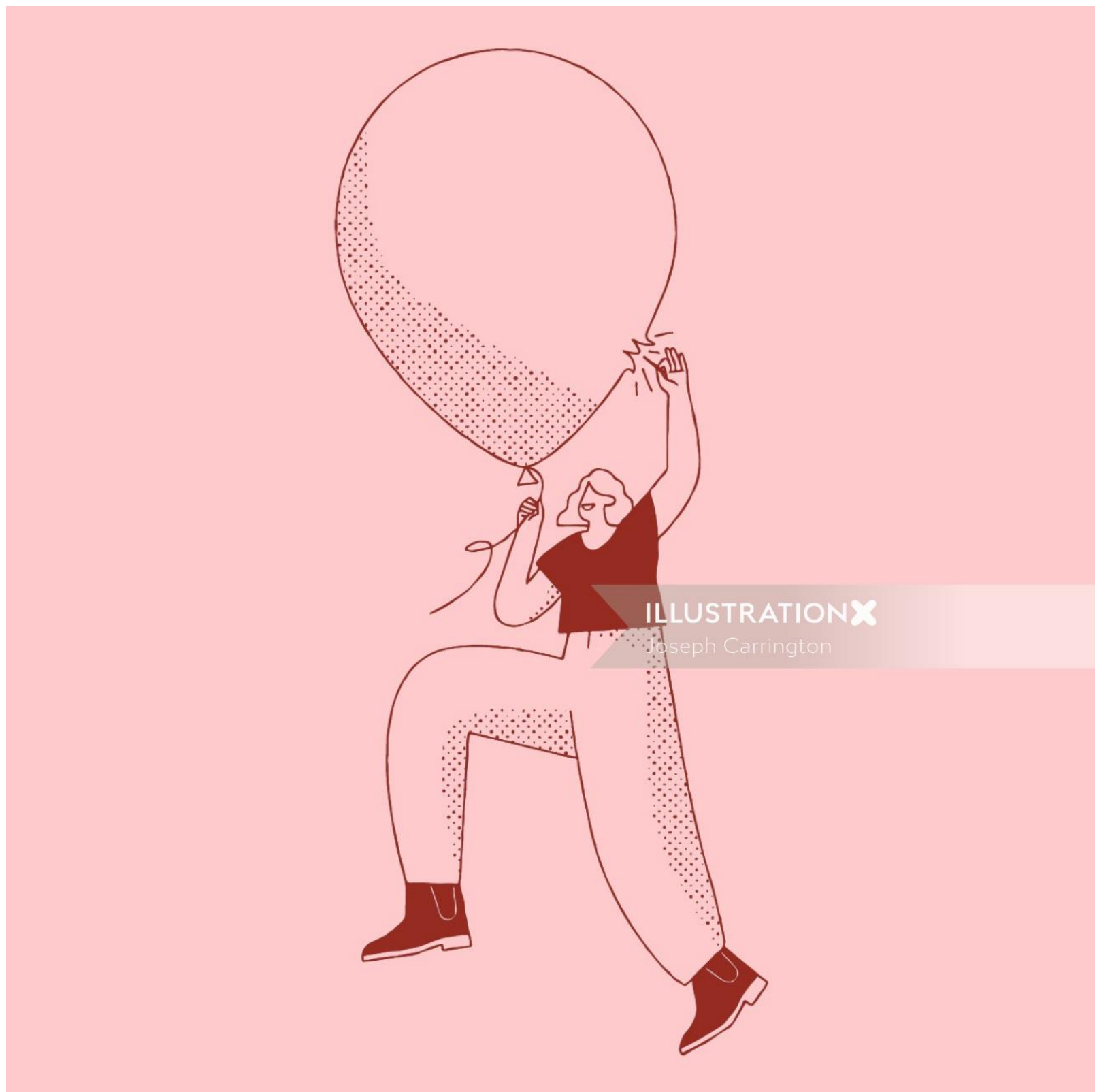
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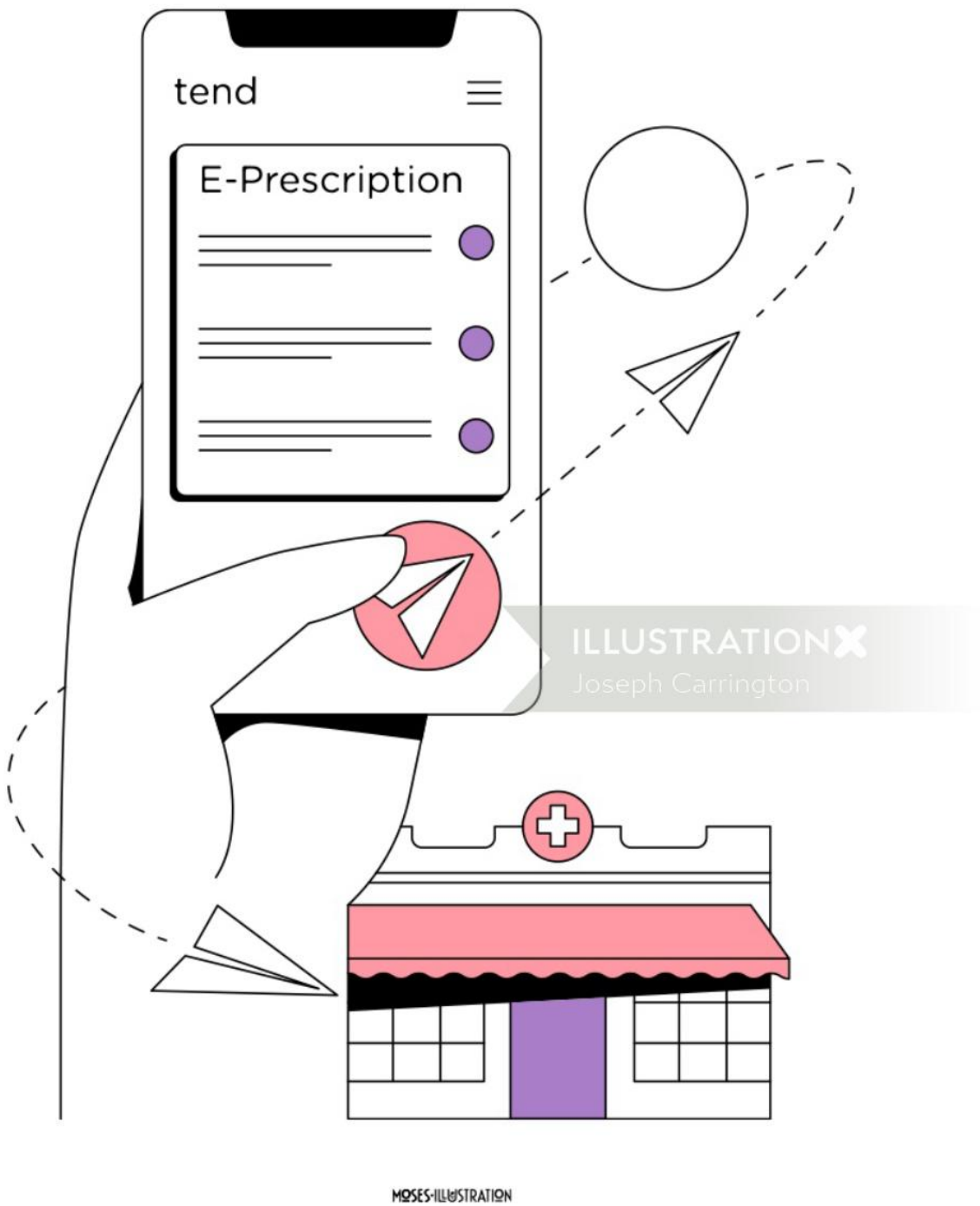
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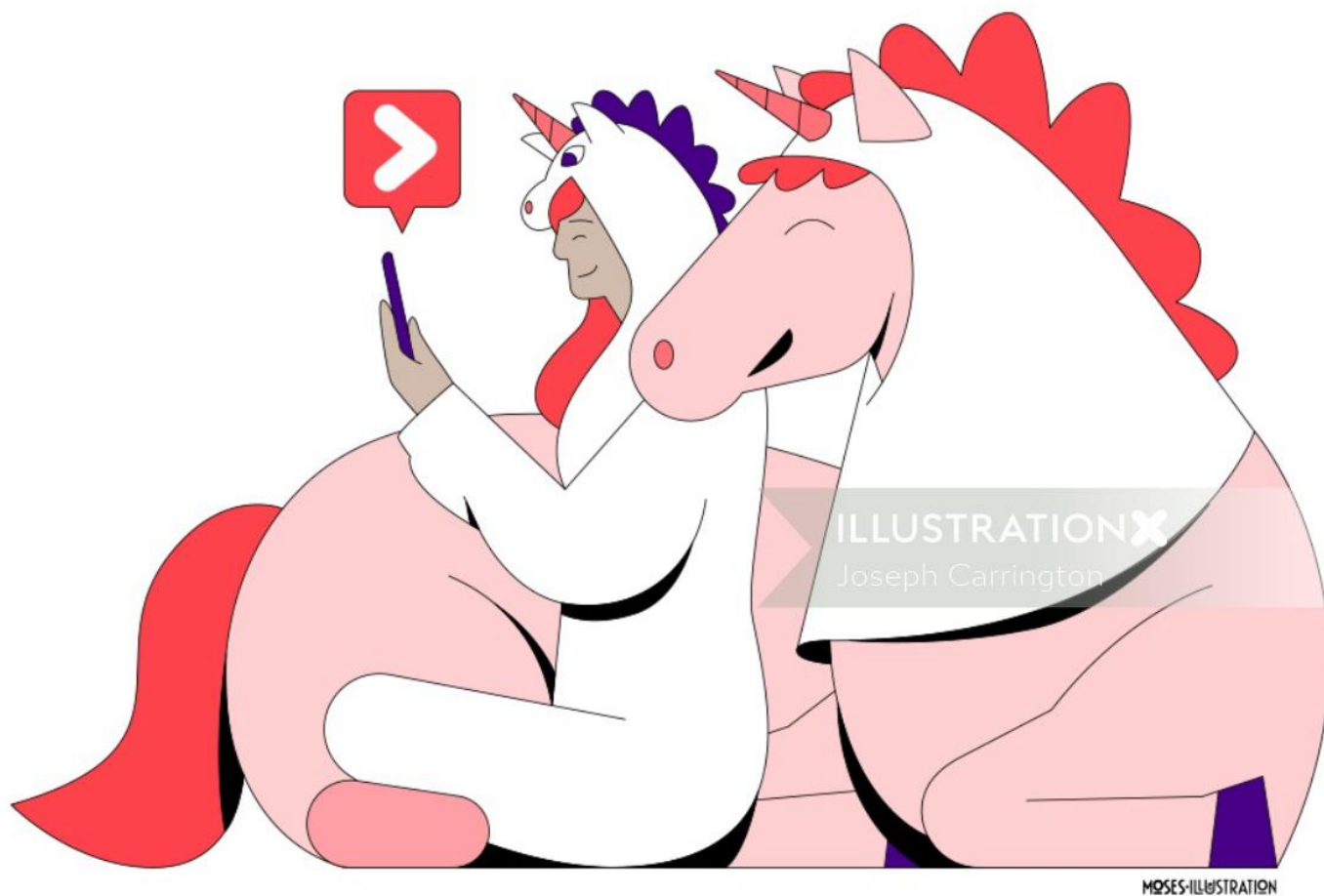
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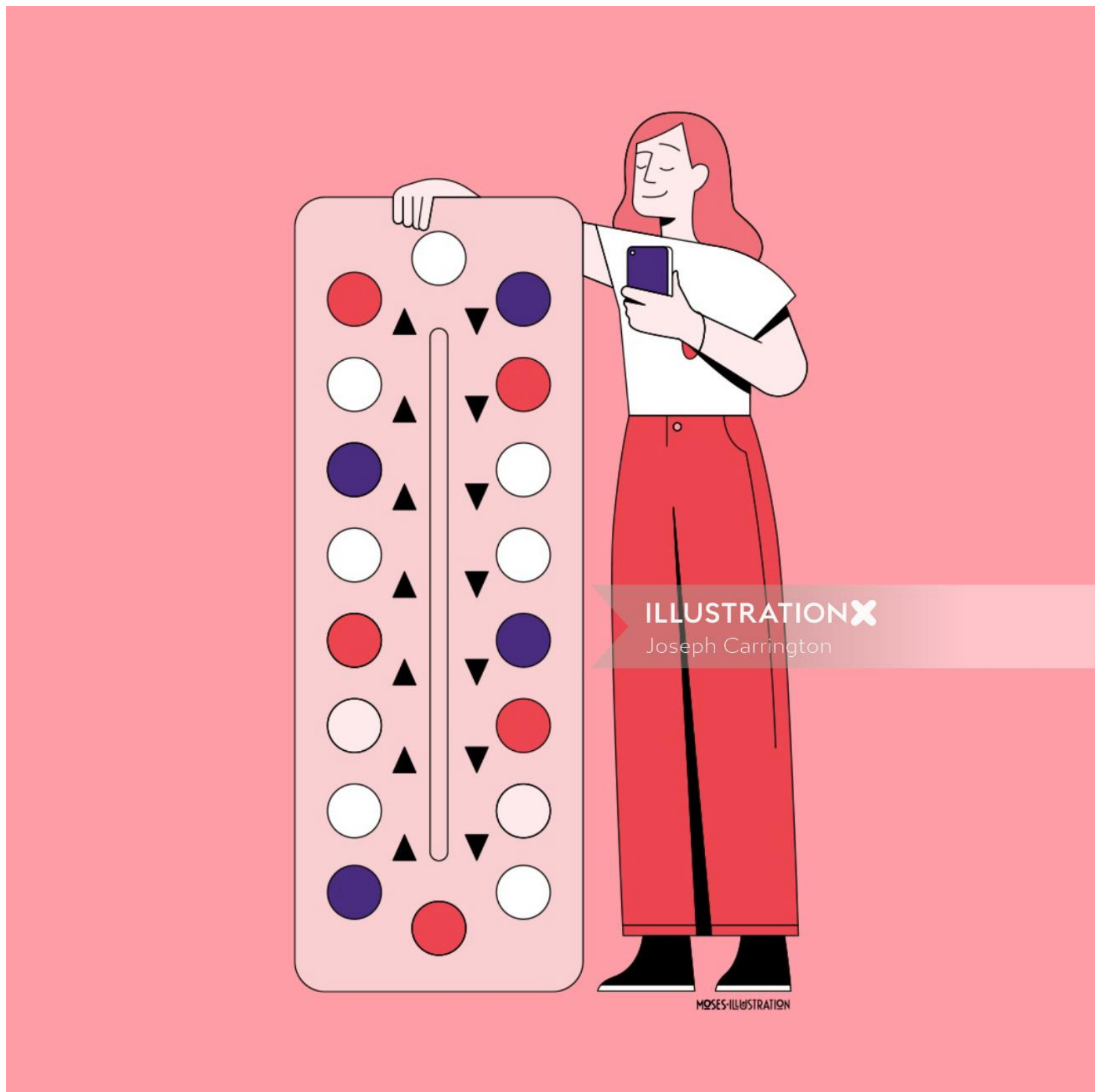
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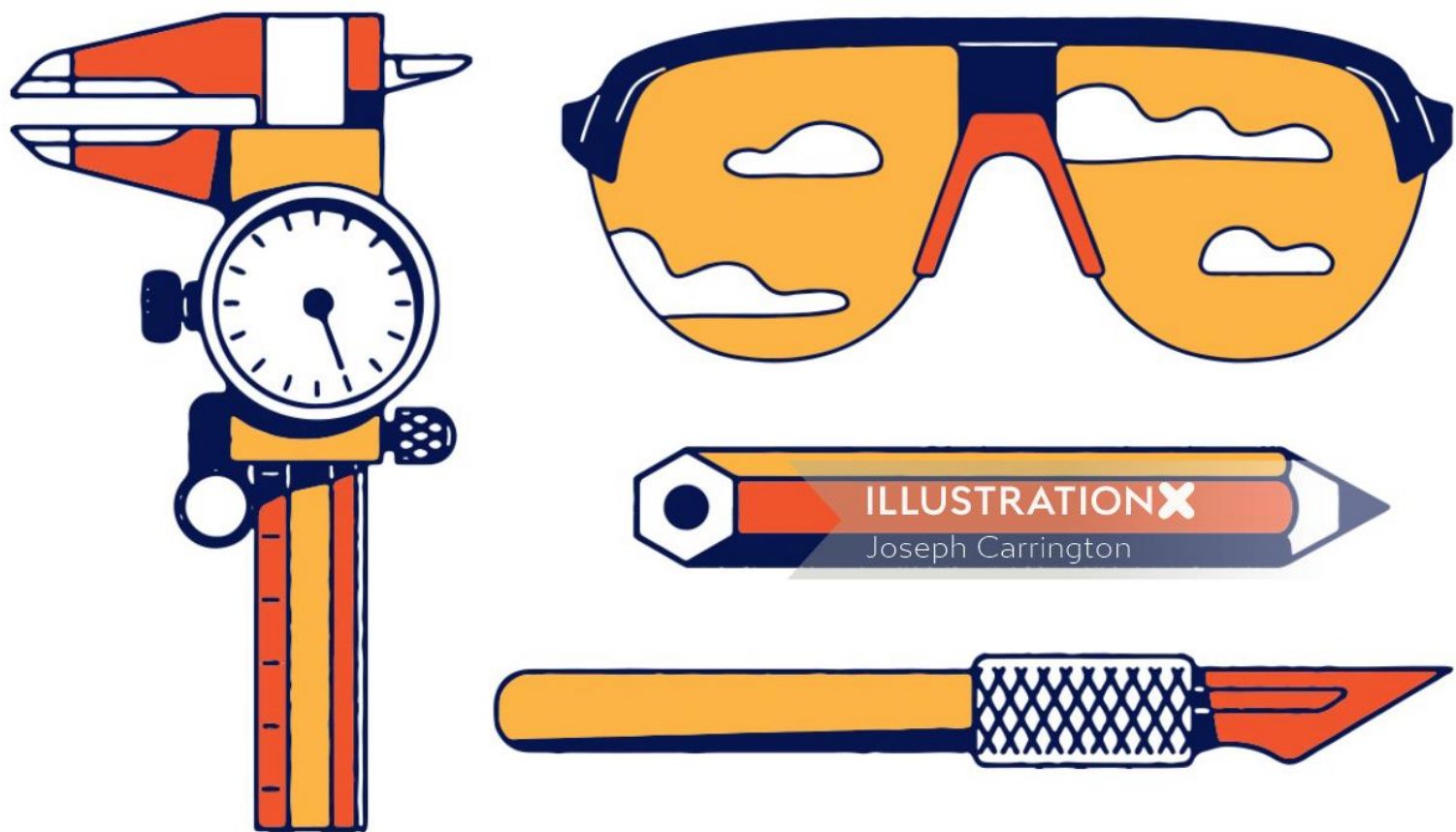
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kontakt@illustrationx.com

+49 (0)40 250 40 50

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