



## Tuesday Tech Talk

April 21, 2020

### Cell Phone/Cell Service: Are you overpaying for your needs

#### Cell Service Plan Review

T-Mobile and Sprint have merged to T-Mobile, so Sprint is not included here. Plans may change for T-Mobile as Sprint gets incorporated into T-Mobile. Just looking at major carriers.

#### First steps

- Access your cell phone account online by logging in
- Access your most recent bill and view bill details
- Look for three things: Access fee for your phone, Surcharges/fees/taxes, and installment plan payment for your phone (if applicable). Note the fee breakdown.
- Now click on Usage to see how much usage you have of Data, Text and Talk. Note the amount of data being used in each category.
- How many phones or devices are on your plan?
- How do you use your phone? Just calls? Texts? Checking internet/email? Camera?

#### How much data do you need?

If you're not using a lot of data, you may not need an unlimited data plan.

- **AT&T**
  - o Unlimited plans - lowest for 1 line is \$65/month (no premium data), \$75 for 50GB premium data, \$85 for 100GB premium data. Versus
  - o At&T – mobile share plans – 1 line - \$50/mo/line with 3GB data or \$60/month with 9GB data. Costs go down, per line, with additional lines. Versus
  - o At&T has a 2GB Promo Prepaid Plan for \$15/month, and 8GB plan for \$25/month when prepaying for 1 year (\$300).
- **Verizon**
  - o Unlimited plans – lowest for 1 line is \$80/month with no premium data, \$90/month for 25GB premium data, higher quality streaming, \$90 and \$100 for even more. Can save \$10/month with auto-pay. Versus
  - o Verizon – Single device plan - \$30 for talk/text, no data (would work for flip phone or similar). OR
  - o Verizon – Tiered data plan with 5GB of data and unlimited talk/text is \$55, with data carryover.
  - o Verizon offers 8GB data pre-paid plan for \$45/month. “Limited time” offer ups it to 16GB for the same price. Service may suffer during high volume periods.
- **T-Mobile** (soon to include Sprint)
  - o Unlimited plans – lowest for 1 line is \$60/month, then \$70, then \$85 depending on amount of data.
  - o For those over age 55, unlimited plan cost is \$40 for 1 line or \$27.50/\$35/\$45/month/line for 2 lines.
  - o T-Mobile offers T-Mobile Connect for \$15/month with 2 GB data cap.
  - o T-Mobile has 10GB pre-paid plan for \$40/month including fees.

## Cell Phones – Do you really need a (super) Smart Phone with loads of memory?

You can usually find deals offered by the cell carriers when you buy a new phone with activation of new service. Costco has promotions for most phone purchases. You need to shop around

### iPhone

- iPhone 11 with 6.1" display, starts at \$699 for 64GB memory, \$749 for 128GB memory

### Android Phones

#### Samsung Galaxy

- Galaxy S20 **5G** with 128GB memory is \$999.99 – 6.2 inch display
- Galaxy S10 4G with 128GB memory is \$599.99 – 6.4" display

#### Google Pixel 3

- \$799 with 64GB memory, \$999 for 128GB memory – 5.5 HD display

Could you do just as well with:

- iPhone SE is brand new with 4.7" HD retina display is \$399 for 64GB memory, \$449 for 128GB memory
- Moto G7 - \$229.99 with 6.2 inch display 32 GB memory
- Google Pixel 3 - \$449.99 with 64GB memory has a 5.5" screen (as above) – Verizon has special deal with activation of a cell account.
- Jitterbug Smart2 - \$112.49 (and \$59.99 per month for unlimited talk, text, data through Great Call on the Verizon network. No contract required)