



# Cell Phone Savvy: Making Smart Wireless Choices

## Seminar Lesson Plan and Class Activities

### Lesson Purpose:

To provide participants with an understanding of their wireless service options, how to make wise wireless choices, how to avoid unexpected or unaffordable charges and how to protect their privacy and personal data.

### Lesson Objectives:

By the end of the lesson, participants will understand:

- what to consider when choosing a cell phone;
- how to choose the best carrier and plan for their needs;
- their rights and responsibilities under their wireless service contract;
- what tools are available to help them avoid a service overage or roaming charges;
- what steps to take to protect their privacy and avoid fraud or theft; and
- where to go to find more information on wireless service or to file a complaint.

### Lesson Duration:

2 hours (not including the optional “wireless service case studies” exercise)

### Materials:

For instructor:

- *Cell Phone Savvy* fact sheet
- Lesson plan (pages 3-9)
- *Test Your Knowledge About Cell Phones and Wireless Service* quiz and answer key (pages 10-16)
- Wireless service case studies (pages 17-22)
- Training evaluation form (page 23)
- *Cell Phone Savvy* training manual (Q&A)
- Visual teaching aid (PowerPoint presentation with instructor’s notes)

Instructor will also need:

- a computer and projector for the PowerPoint presentation; and
- an easel and pad, or a whiteboard, and markers.
- OPTIONAL: The PowerPoint slides also can be printed on transparent sheets for use with an overhead projector.

For participants:

- *Cell Phone Savvy* fact sheet
- *Test Your Knowledge About Cell Phones and Wireless Service* quiz (2 pages)
- Training evaluation form (1 page)
- OPTIONAL: Wireless service case studies (3 pages)
- OPTIONAL: Printout of the PowerPoint presentation

### **Lesson Outline**

- Welcome and training overview (5 minutes)
- Quiz: *Test Your Knowledge About Cell Phones and Wireless Service* (20 min)
- Getting a cell phone (10 min)
- Choosing a wireless service carrier and plan (20 min)
- Understanding your contract (10 min)
- Managing your wireless service costs (20 min)
- Protecting your data, device and phone records (15 min)
- Resources (5 min)
- OPTIONAL: Wireless service case studies (20 min)
- Questions and answers (10 min)
- Wrap-up and evaluation (5 min)

**Consumer Action developed this training under a grant from the California Consumer Protection Foundation.**

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## **Instructor's Notes:**

This training module consists of a fact sheet (*Cell Phone Savvy*); a training manual, written in question-and-answer format; a lesson plan that includes a pre-quiz and optional case studies; and a PowerPoint presentation. It was created by the national non-profit organization Consumer Action with funding from the California Consumer Protection Foundation to be used by non-profit organizations providing personal finance, consumer and housing education in their communities.

Before conducting the training, familiarize yourself with the fact sheet or brochure, the training manual, the lesson plan (including the quiz and case studies), and the PowerPoint visual teaching aid.

The PowerPoint presentation contains notes for each slide (appearing below the slide when in Normal view or Notes Page view). These notes offer detailed information about the topic and any items appearing on the slide. Additional key points may be inserted into the lesson plan. The lesson plan includes indicators so you will know which slide corresponds to each part of the lesson, and when to move to the next one.

*Why Adults Learn*, a PowerPoint training for educators, provides tips for teaching adults and diverse audiences—it will be helpful to you even if you have taught similar courses before. The slide deck is available at the Consumer Action website ([http://www.consumer-action.org/outreach/articles/why\\_adults\\_learn/](http://www.consumer-action.org/outreach/articles/why_adults_learn/)).

### **Welcome and training overview (5 minutes)**

➔ **SLIDE #1** (onscreen as participants arrive; direct participants who arrive early to begin reading the fact sheet; review slide notes during pre-training preparation)

#### **➔ SLIDE #2**

Welcome participants and introduce yourself.

If you have a small group, you can ask individuals to introduce themselves (or, if time permits, ask them to pair off with someone seated near them and then introduce each other to the group) and tell you what they hope to get out of the training. In a larger group, invite volunteers to share their expectations. On your whiteboard or easel pad, jot down some of the specific things participants mention. You can come back to this at the end of the class to make sure you've covered these points. (This activity is designed to serve as a brief icebreaker. It will also give you an idea what participants' expectations and needs are.)

Review the contents of participants' packets. Ask the class to take a look inside their packets and make sure they have all the materials needed.

#### **➔ SLIDE #3**

Present the learning objectives of the training per the slide notes.

### **Quiz: *Test Your Knowledge About Cell Phones and Wireless Service* (20 min)**

#### **➔ SLIDE #4**

Ask participants to raise their hands if they have a cell phone. FACT: According to CTIA, the wireless telecommunications industry association, there are more than 330 million wireless subscriber connections in the U.S., and almost one-third of households have only wireless service (no landline).

Explain to participants that you would like to test their knowledge about wireless service. Before beginning the quiz, ask participants a few questions to get them thinking about wireless service:

- What is an early termination fee (ETF)?
- What is number portability?
- What is roaming?

Let's take the quiz!

You can have participants work on the exercise alone or have them break into small groups and work together to answer the questions. If you are running short on time, split the room into four groups and assign five questions to each group. Ask for volunteers to answer questions (if done individually) or rotate among groups for responses, allowing the spokesperson from each group to provide the correct answer along with their reasoning.

### **Getting a cell phone (10 min)**

**Learning objective:** *Understand what to consider when choosing a cell phone*

Discuss why it's important to put some thought into the type of wireless device you choose. Identify possible sources for getting a cell phone and the advantages and drawbacks of each. Explain what an extended warranty and phone insurance are. (See training manual "Selecting and Purchasing a Wireless Device" section.)

**Questions to generate discussion:**

- What makes a smartphone 'smart'?
- Should you always buy the most sophisticated phone available?
- How much time did you spend choosing your phone? What was the most important consideration when you chose the phone you have now?

#### **➔SLIDE #5**

Go over items on slide per slide notes.

**Key points:**

- You can avoid many problems and dissatisfaction just by selecting the right wireless device from the start.
- You shouldn't get a more sophisticated phone than you need—not only is the device more expensive, but the data required to take advantage of a smartphone's capabilities is an ongoing monthly expense.
- Getting a phone from your carrier will save you time and money, but will lock you into a service contract. Take precautions when buying from a source other than the carrier (i.e., make sure the device will work on your carrier's network and, if pre-owned, that it is in good condition and isn't stolen or associated with an unpaid bill).
- Consider extended warranties and phone insurance carefully—they may not be a good deal for you.

## Choosing a wireless service carrier and plan (20)

**Learning objective:** *Understand how to choose the best carrier and plan for your needs*

Those who are looking for first-time wireless service or who are planning on switching carriers need to understand their options and the potential costs before choosing a carrier or plan. Discuss the important differences between prepaid and contract (postpaid) wireless service and how to make the best choice. (See training manual “Choosing a Wireless Carrier” section.)

### Questions to generate discussion:

- How many of you already have wireless service? Is anyone considering switching carriers? If so, is there anything that is keeping you from making the switch?

### ➔SLIDE #6

Go over items on slide per slide notes.

### Key points:

- You can avoid a fee by waiting until your contract expires before you switch carriers.
- Switching carriers could mean having to replace your device and your apps. Plan accordingly. (Either make sure your phone and/or apps work with the new carrier, or budget for the additional expense.)
- If you want to keep your phone number (current cell number or the number for a landline you’re going to cancel), you have the right to ‘port’ it to your new service if you stay in the same area. Don’t cancel your old service until your number has been successfully ported.

### ➔SLIDE #7

Go over items on slide per slide notes.

### Key points about prepaid wireless service:

- Prepaid wireless service is easy to get and allows you to avoid unaffordable monthly bills.
- The per-unit (voice minutes, text messages and kilobytes of data) rates for prepaid wireless typically are higher than the per-unit rates for contract wireless. However, prepaid unlimited plans are more competitive than per-unit plans and could be a good option for some customers.
- Prepaid wireless service typically comes with fees, minimum purchase requirements and expiration policies that are not an issue with contract service—to avoid unexpected charges, expired service or a lost phone number, make sure you understand the rules!

### ➔SLIDE #8

Go over items on slide per slide notes.

### Key points about contract wireless service:

- If you cancel your service before the contract period ends, you will be charged an early termination fee (ETF). The amount of the fee depends on your device and at what point in the contract term you cancel (the fee declines during the term).
- Though per-unit rates are typically lower on contract (postpaid) service plans, you could go over your service allotment and incur overage charges, resulting in an unexpectedly high bill.

- The free or heavily discounted phone that typically comes with contract service can save you money. But you may have to pay a restocking fee if you cancel service before the end of the contract, and you may have to pay sales tax on the full price of the device. (In some states, that could be as much as \$50 on the most expensive smartphone.)

**Questions to generate discussion:**

- What are some things you might consider when deciding which wireless carrier and plan to choose? (*List responses on your easel pad or whiteboard.*)
- What are some questions you should ask when shopping for a carrier and plan? Examples:
  - What is your coverage area?
  - How many ‘anytime’ minutes are included?
  - What is the per-minute/-text message/-kilobyte charge for service that exceeds what is included in my plan bucket?
  - What parental controls are available? (for those purchasing a family plan with children)
  - In what places would I be roaming? (Only internationally? Or in some parts of the U.S.?)
  - How long is the initial contract period?
  - Can I make changes to the plan during the contract period?
  - What is the cost of terminating my service before the end of the contract period?

**➔SLIDE #9**

Go over items on slide per slide notes.

**Key points about choosing a carrier and a service plan:**

- Get carrier recommendations from people you trust who use their phones in the same places where you will be using yours.
- Take advantage of tools—coverage maps, usage estimators, comparison sites and consumer review sites—to help you make good choices.

**Understanding your contract (10)**

**Learning objective:** *Understand your rights and responsibilities under your wireless service contract*

Discuss key elements of the service contract so that wireless customers understand their rights and responsibilities under the agreement before they commit. (See training manual “Understanding Your Wireless Service Contract” section.)

**Questions to generate discussion:**

- What kinds of things do you think are spelled out in a wireless service contract?
- Do you think the wireless carrier can change the contract without your prior consent?

**➔SLIDE #10**

Go over slide notes.

**Key points about wireless service contracts:**

- It can be expensive to get out of your contract early. Take advantage of the trial period to make sure you are satisfied.
- Understand that accepting a free or discounted device upgrade may renew your contract.
- Your carrier can change the terms of your plan at any time, but it has to give you notice of significant modifications and allow you to cancel early without penalty.

**Managing your wireless service costs (20 min)**

**Learning objective:** *Understand what tools are available to help you avoid a service overage or roaming charges*

Wireless service can be a significant budget item. Explore the various ways that wireless customers can monitor and manage their usage to avoid overages and roaming charges. (See training manual “Managing your Wireless Service Costs” section.)

**Questions to generate discussion:**

- What do you think is the main goal of monitoring your wireless usage? (Answer: To avoid an overage.)
- How/why does it pay to put some effort into preventing overages?
- What is ‘bill shock’? Has anyone here ever experienced ‘bill shock’?

**➔SLIDE #11**

Go over slide notes.

Now we’ll be going over specific tips and tools for monitoring your wireless usage and managing your service costs.

**➔SLIDE #12**

Go over items on slide per slide notes.

**➔SLIDE #13**

Go over slide notes.

**Key points about managing your wireless costs:**

- Overages can add a lot to your service bill—as much as hundreds of dollars or more. There are many tools and services that can help you monitor your wireless usage and avoid an overage.
- Data is the most expensive component of wireless service—make an effort to estimate your needs as accurately as possible.
- It’s important to manage your apps so that they don’t consume data when it’s not necessary.
- Using free Wi-Fi to perform data-heavy tasks is a good way to conserve plan service for when you really need it.
- All major carriers offer parental controls that can be very effective in avoiding overages caused by a child or teen.

- It's important to know when you are roaming, since service outside your carrier's coverage area can be very expensive. It's most expensive when outside the U.S., but there are a number of alternatives to international roaming.

### **Protecting your data, device and phone records (15 min)**

**Learning objective:** *Understand what steps to take to protect your privacy and avoid fraud or theft*

Thieves target cell phones, cell data and phone records. Discuss specific things that wireless customers can do to prevent theft and protect their data, and under what circumstances they should contact their carrier. (See training manual "Protecting Your Device and Personal Information" section.)

#### **Questions to generate discussion:**

- What sorts of information is stored on your cell phone that you wouldn't want a stranger to have access to? How do you think someone could use your cell phone data to harm you?
- What are some ways to protect your phone and your data? Do you already take these precautions? Why not?
- What are some reasons you might contact your wireless carrier?

#### **➔SLIDE #14**

Go over items on slide per slide notes.

#### **➔SLIDE #15**

Go over slide notes.

#### **➔SLIDE #16**

Go over slide notes.

#### **Key points:**

- Your phone, the data stored in it, and your phone records can be attractive to thieves.
- There are ways to prevent or greatly reduce the chances of unauthorized access to your phone and data and help you spot—and stop—threats to your privacy sooner rather than later.
- Time is of the essence when it comes to contacting your wireless service provider to report and resolve issues.
- Checking your credit reports regularly is a good way to spot many types of fraud.

### **Resources (5 min)**

**Learning objective:** *Know where to go to find more information on wireless service or to file a complaint*

Introduce some of the available resources that can help consumers understand, select and manage wireless service as well as protect their information and, if necessary, file a complaint. (NOTE: If you can project your computer screen, visit the sites and show participants where they can go to find valuable information.) (See training manual "Protecting Your Device and Personal Information" and "Handling Billing and Service Issues" sections.)



➔SLIDE #17

Go over items on slide per slide notes.

**OPTIONAL: Wireless service case studies (20 min)**

This is an optional activity you can use if you have time. The case studies give participants an opportunity to apply what they've learned today to real-world hypothetical situations.

Have participants remove the *Case Studies* activity from their packets (or pass them out).

Break the class into six smaller groups (or, if the class is very small, create three smaller groups). Assign one of the case studies to each of the six groups (or assign two case studies to each of three groups). Instruct each group to read their case study and then, in response to the questions at the bottom of the scenario, to write down specific recommendations.

Allow 10 minutes to complete the activity.

One by one, have each of the groups read their case study(ies) and their recommendations. After each group is finished, open the floor to the other groups to offer additional recommendations. Use the answer key to check off recommendations that were covered, and to offer any that were missed.

**Questions and answers (10 min)**

**Preparation:** Review the *Cell Phone Savvy* fact sheet and training manual. The manual is written in Q&A format to help you anticipate frequently asked questions.

Open the floor to questions.

**Wrap-up and evaluation (5 min)**

➔SLIDE #18

Congratulate attendees on their participation in the class. Thank them for joining you today and ask them to fill out the evaluation form and leave it on a table or in a large envelope you provide. If you will be conducting other trainings at a specific future time, announce that now and encourage everyone to attend.



## **Test Your Knowledge About Cell Phones and Wireless Service**

*Take this quiz to see how much you know about choosing and managing a cell phone and wireless service. Check “True” or “False” to answer the following statements.*

1. Your wireless service contract will grant you a trial period of at least 45 days, during which you can cancel service without an early termination fee.  
 True       False
2. All wireless devices can be used internationally, in any country.  
 True       False
3. Extended warranties and phone insurance policies never come with fees, exclusions, deductibles or other limitations.  
 True       False
4. Anyone who purchases wireless service is subject to a credit check.  
 True       False
5. The per-unit rates are typically higher on contract service plans than on prepaid ‘pay-as-you-go’ plans.  
 True       False
6. Your wireless carrier cannot significantly modify your service plan during your contract period.  
 True       False
7. Incoming calls and text messages are free and do not count against your service allowance.  
 True       False
8. The price that is quoted to you when shopping for wireless service is most likely the ‘bottom line’ that you will see on your bill.  
 True       False
9. All prepaid service comes with an expiration date.  
 True       False

10. 'Porting' refers to using your wireless device while on a cruise ship or in a harbor.  
 True       False
11. 'Bill shock' describes what happens when you receive someone else's wireless service bill in your mailbox.  
 True       False
12. One way to monitor your service usage is by dialing a code on your handset to receive a text message or listen to a recording with usage data.  
 True       False
13. There is no way that parents can control what their children do or purchase on their wireless phones.  
 True       False
14. Texting is the most expensive component of wireless service for smartphones.  
 True       False
15. Apps use data only when you download them or are actively using them.  
 True       False
16. Wi-Fi is always free and always secure.  
 True       False
17. Paying roaming charges is the least expensive option for making calls to the U.S. when you are traveling abroad.  
 True       False
18. There are tools and software that allow you to lock your phone or erase the data remotely.  
 True       False
19. If your cell phone is lost or stolen, you are not responsible for unauthorized calls as long as you report the missing device within 30 days of receiving your billing statement.  
 True       False
20. It's safe to donate, sell or dispose of your old cell phone as long as you first delete your contacts and other files.  
 True       False

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**Answer Key for the  
Test Your Knowledge About  
Cell Phones and Wireless Service Quiz**

*1. Your wireless service contract will grant you a trial period of at least 45 days, during which you can cancel service without an early termination fee.*

**FALSE:** It's unlikely you would be given as much as 45 days to change your mind. Your wireless service contract will grant you a trial period of at least two weeks and maybe as long as four weeks. If you're dissatisfied with your service, cancel within that time to avoid a penalty. (You will be responsible for any service used before you cancel.)

Getting a free or discounted phone from the service carrier can be a good deal. But be aware that even if you cancel your contract within the grace period, in addition to returning the phone you may have to pay a restocking fee. If you don't return the device during the grace period, you will be charged the full early termination fee.

You can avoid many potential problems just by choosing the right cell phone and service plan for your needs.

*2. All wireless devices can be used internationally, in any country.*

**FALSE:** There are two main types of network technologies—GSM and CDMA. A CDMA phone will not work on a GSM network, and vice versa. If you plan to use your phone abroad, consider a model that uses GSM (global system for mobile communications) technology, which is used in more countries. 'Unlocked' GSM phones also enable a traveler to replace the SIM card that came with the phone with a local SIM card, enabling low-cost calls in the destination country.

However, some countries do use CDMA technology, so, if you mainly travel to one particular country that uses CDMA, then that might be the better option for you.

Currently, AT&T and T-Mobile use GSM technology, while Sprint, Verizon and smaller US wireless companies use CDMA. Check your carrier's website for a list of countries where their phones work. Some carriers also offer to lend or rent their customers a compatible phone to use during their travels.

*3. Extended warranties and phone insurance policies never come with fees, exclusions, deductibles or other limitations.*

**FALSE:** Warranties and insurance policies always come with fees, exclusions, deductibles, and other limitations. Make sure you understand the terms and requirements of the warranty or insurance policy before you buy so you are not surprised by anything if you have to make a claim. Carefully consider the cost and benefits of warranty and insurance products to determine whether they are truly a good value for you.

Phone insurance is intended to replace a cell phone that is lost, stolen or damaged. Premiums typically range from about \$4 to \$8 per month, and the deductible (the portion of the loss that you have to pay out of pocket) can be anywhere from \$25 to \$125, depending on the phone model. Always read the fine print—some plans don't replace phones if you caused the damage. Most plans have deductibles you must pay before getting a replacement phone, and you might get a refurbished phone instead of a new one. Consider a replacement plan if your phone is very expensive or if you often lose or damage your possessions.

New phones come with warranties (typically for one year), so if the device breaks within the warranty period, you should be able to get it repaired or replaced at little or no cost. (If you cause the damage by dropping the phone or getting it wet, the warranty might not apply.) An extended warranty would cover manufacturer's defects for some time beyond one year. Check with your credit card issuer, as some provide extended warranties on electronics you buy with the card.

*4. Anyone who purchases wireless service is subject to a credit check.*

**FALSE:** Prepaid wireless service does not require a contract or a credit check. When you sign up for prepaid service, you will not be required to provide as much information. Since they don't extend service on credit, they do not need to access your credit report and, therefore, do not require a Social Security number.

*5. The per-unit rates are typically higher on contract service plans than on pay-as-you-go plans.*

**FALSE:** The rates are typically lower on contract (postpaid) wireless service plans, but you are committed to purchasing service from that carrier for at least a year or two.

*6. Your wireless carrier cannot significantly modify your service plan during your contract period.*

**FALSE:** The carrier can modify your service plan at any time, but if it makes significant modifications, it must provide you at least 14 days notice and give you the right to cancel your contract with no early termination fee.

*7. Incoming calls and text messages are free and do not count against your service allowance.*

**FALSE:** All outgoing *and incoming* calls and text messages that aren't 'free' (for example, calls on some plans are free on weekends or during the evening) count against your service allowance.

*8. The price that is quoted to you when shopping for wireless service is most likely the 'bottom line' that you will see on your bill.*

**FALSE:** The advertised price usually does not include things like taxes, surcharges, daily access fees and other add-ons. In some states, these charges add more than 20% to the bill.

Unexpected and unaffordable charges could lead to your having to cancel service early and that could result in a hefty cancellation fee on a contract plan. To avoid an unpleasant surprise, ask for an estimate of your first and ongoing bills when you sign on. However, your first bill will probably be higher than normal due to the activation fee and any prorated charges for a partial first month.

When buying prepaid wireless service, watch out for minimum purchase requirements; activation fees; daily access fees or an increased rate for the first minutes used each day; the per-unit rate for additional minutes, texts and bytes of data; and rules about unused service.

*9. All prepaid service comes with an expiration date.*

**TRUE:** All prepaid service comes with an expiration date. If you allow your prepaid plan to expire, you may have to pay a reactivation fee. Or, the carrier could close the account, which means you would lose the phone number. If you plan to keep service, mark your calendar or set an alert to notify you before your service expires. (If you agree to have the company automatically add more minutes each month, your minutes won't expire.)

**10.** *'Porting' refers to using your wireless device while on a cruise ship or in a harbor.*

**FALSE:** 'Porting' refers to keeping your current phone number when you switch to a new service provider. The Federal Communications Commission (FCC) allows wireless customers to keep their phone number when switching carriers as long as they remain in the same area. You may even be able to port your current home number to your cell phone if you are eliminating landline home service entirely. Before you switch, make sure that you are not still under contract with your current carrier and liable for a termination fee.

To make the porting process easier, have a recent phone bill handy so you can provide needed account information to your new carrier. Ask to be notified by your new wireless carrier when the port is complete, usually in a matter of hours. Your old service probably will be cancelled automatically, but it's a good idea to check. Do *not* cancel your old service until the transfer is complete or you could lose your number.

Carriers are allowed to charge customers a fee for porting but some carriers are willing to cover the switching cost. Ask your new carrier to pay/waive your fee.

**11.** *'Bill shock' describes what happens when you receive someone else's wireless service bill in your mailbox.*

**FALSE:** 'Bill shock' describes what happens when you find out you have exceeded your monthly wireless plan service limits and must pay a much higher bill. The term 'bill shock' was coined by wireless customers who received an unexpectedly high bill due to overages—as much as thousands of dollars, in some cases.

You can avoid an overage by accurately estimating how much service you'll use per month, choosing a plan that closely matches your usage, and using tools to monitor and manage your usage.

**12.** *One way to monitor your service usage is by dialing a code on your handset to receive a text message or listen to a recording with usage data.*

**TRUE:** There are a variety of ways to monitor your service usage and avoid an overage.

All major carriers make it possible for their customers to check their usage at any time on the company's website.

You can also dial a code on your handset to receive a text message or recording with usage data. Text alerts notifying you when you are approaching your service limits or have begun incurring overage or international roaming charges are expected to become automatic by 2013. Subscribers will receive the messages unless they opt-out. In the meantime, customers can contact their carrier or visit its website to find out if they can get usage alerts now.

The usage meter built into your phone (look under the General Settings menu) can also help you track usage if you remember to reset it at the beginning of each billing cycle.

Other tools range from apps that alert you if your data usage reaches a predetermined level to widgets (helper tools) that enable you to monitor your usage as you go. To find these kinds of apps, check first at your carrier's app store. You can also do an online search for "mobile data usage monitoring apps." Some tools may be carrier specific, and some may be device specific.

**13.** *There is no way that parents can control what their children do or purchase on their wireless phones.*

**FALSE:** All major carriers offer parental controls, which typically allow parents to set limits on children's usage (including downloads of games, ringtones, graphics and applications), filter incoming and outgoing data, limit features (such as picture messaging) and block certain sites. There may be a monthly fee for the service. Consumer Action's overview of parental controls can be found at [http://www.consumer-action.org/news/articles/2011\\_spring\\_issue\\_wireless\\_special\\_issue/](http://www.consumer-action.org/news/articles/2011_spring_issue_wireless_special_issue/). For updated details and other terms, visit your carrier's website.

A prepaid plan also could help you control family members' usage because you purchase only the number of minutes you want your family members to use.

Ask your wireless provider about parental controls, and visit [www.wiredkids.org](http://www.wiredkids.org) to learn more.

**14.** *Texting is the most expensive component of wireless service for smartphones.*

**FALSE:** Data is the most expensive component of wireless service for smartphones; a large overage can cost hundreds or even thousands of dollars. The best way to avoid a data overage is to buy enough service from the start. Check past bills for typical usage, or use a calculator offered by one of the carriers or at [WirelessEd.org](http://WirelessEd.org).

**15.** *Apps use data only when you download them or are actively using them.*

**FALSE:** Apps use data not only when you download them or are actively using them, but also when they automatically connect to the Internet to get updates and retrieve information (such as weather reports and stock market results). To avoid a lot of behind-the-scenes data usage, turn Internet-based apps off when they're not in use. You could also set automated data-using functions, such as fetching email, to off or manual.

**16.** *Wi-Fi is always free and always secure.*

**FALSE:** In some cases Wi-Fi may be free (such as at your home or office), while in other places you may have to pay an access fee. If you're roaming internationally, Wi-Fi that you pay for will typically still be much less expensive than international network service.

Wi-Fi lets you do anything you can do with your network service but it does not dip into your plan bucket. Try to do your data-heavy tasks, such as uploading and downloading files and apps, when you're in a Wi-Fi zone. If you have wireless Internet in your home or office, connect to it to avoid using mobile data when in these places. (A symbol on your phone will tell you if you are using Wi-Fi or network service.)

However, avoid transmitting sensitive data or doing your shopping or banking in Wi-Fi hotspots (areas with open, public wireless service). Many Wi-Fi hotspots are unsecured and unencrypted, leaving your data open to strangers. It's up to you to take steps to protect your privacy when using public Wi-Fi. The Privacy Rights Clearinghouse offers Wi-Fi security tips on its website (<http://privacyrights.org/fs/fs2-wire.htm>) as does LifeHacker (<http://lifehacker.com/#15576927/how-to-stay-safe-on-public-wi-fi-networks>) and OnGuard Online (<http://www.onguardonline.gov/topics/hotspots.aspx>).

**17. *Paying roaming charges is the least expensive option for making calls to the U.S. when you are traveling abroad.***

**FALSE:** Service charges can be high when roaming—using your phone outside your service provider’s coverage area—and can be exorbitant when traveling outside the U.S. Less expensive options include making calls using a prepaid calling card on a landline; inserting a local SIM card (a removable computer chip that holds your phone number and other subscriber information) in your unlocked phone so you can pay local calling rates or renting or buying a handset for the country you’re visiting; using a Voice over Internet Protocol (VoIP) calling app (Skype, for example) while in Wi-Fi to make free or low-cost calls; or pre-purchasing a roaming plan—either a discounted rate or a bucket of service for a flat fee. (Keep the plan until all foreign charges are processed.)

When you’re roaming, a symbol, which varies from phone to phone, appears on your handset screen, typically in the area of the signal strength indicator. The name of the local carrier or network code also usually appears. Check your phone manual or contact your carrier to find out how your particular device indicates roaming.

**18. *There are tools and software that allow you to lock your phone or erase the data remotely.***

**TRUE:** The best way to prevent someone from accessing your phone data or using your phone without your permission is to lock it when you’re not using it, and set it to lock automatically after a period of inactivity. Locking the phone means it can’t be used without entering a password or PIN (personal identification number). Even when your phone is locked, you can make an emergency call from it without entering a code.

Look for tools and software (such as Find My iPhone) that allow you to lock your phone or erase the data remotely if it’s lost or stolen. Keep a backup of your contacts, calendar, etc. outside of your phone.

If your cell phone is stolen, you should contact the police to file a report. If your cell phone has GPS tracking services the police, working with your carrier, may be able to locate your phone. Software and tools such as Find My iPhone also let you view the general location of your phone online.

**19. *If your cell phone is lost or stolen, you are not responsible for unauthorized calls as long as you report the missing device within 30 days of receiving your billing statement.***

**FALSE:** You are responsible for all of the charges that are made *until* you report your phone missing, so notify your carrier right away if you think your phone may be lost or stolen. If you think it might just be temporarily misplaced, you might have the option to put the account on hold until you find it. (There may be some exceptions in California, but it’s better to assume that the same rules apply and contact the carrier as soon as you notice the phone missing.)

**20. *It’s safe to donate, sell or dispose of your old cell phone as long as you first delete your contacts and other files.***

**FALSE:** You must erase the phone’s hard drive before you get rid of it or whoever ends up with it could access your data. Erasing the hard drive entails more than just deleting files. Check your manual for instructions, contact your carrier or visit ReCellular.com to find instructions for many phone models.



## **Cell Phone Savvy: Wireless Service Case Studies**

### **Case Study 1: Profile of Felix Samuels**

Felix has a wireless service plan through FourPoints Wireless. He just started his two-year service contract a couple of months ago. He selected the \$35-per-month talk-and-text plan because it was affordable—he has been on a tight budget ever since his hours at work were reduced.

Felix has been admiring the smartphones all his friends and coworkers have. He would like to be able to stream music and surf the Web when he's not near his home or work computer. He hasn't purchased one of these fancy phones because they cost at least a couple hundred dollars from the carrier and even more at the big electronics stores.

One day, Felix sees an ad posted on an online bulletin board for a used iPhone for \$50. That seems like a very good deal to him and, after exchanging a few email messages with the seller, Felix sends the out-of-town seller a cashier's check. He looks forward to receiving his new phone.

***Do you think Felix made a wise decision? Why or why not? What could possibly go wrong with Felix's purchase? Are there steps Felix should have taken before making the purchase?***

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### **Case Study 2: Profile of Sara Tsang**

Sara has just moved to St. Louis from her hometown of Los Angeles and needs new wireless service; her old carrier doesn't provide good coverage in her new area, and she has been wanting to switch anyway now that her contract is expired. As a real estate agent, her phone is a necessity, not only to stay in contact with prospective buyers and sellers but also to get directions to property listings around her new territory.

As she is moving into her new apartment, Sara notices an AB&C Cellular store down the street, so she stops in and makes her purchase. She buys a new smartphone and a voice/text/data plan to go with it. The salesperson suggests a plan that includes 500 minutes, 175 text messages and 250 MB data—about the same amount of service that her old plan included. The plan is advertised for \$69.99 per month, which is just a few dollars more than the \$65 she had budgeted for wireless service—she can swing the extra \$5.

Sara cancels her old service and asks the new carrier to 'port' her number. Then she heads home to continue unpacking.

***Did Sara take all the necessary steps for selecting the best wireless carrier and plan, and for porting her old number? If so, what did she do right? If not, what should she have done differently?***

### **Case Study 3: Profile of the Johnson family**

Mike and Wendy recently got married. Wendy and her teenage daughter, Alicia, share a wireless service plan through XYZ Wireless. Mike has his own plan with a different carrier. He's also planning to get his son, Jason, his first cell phone for his birthday next month. Jason is very excited about getting a phone—he wants to join all his friends in texting, downloading videos and playing cool games. Mike has some reservations about giving his son a phone. He's worried that Jason could get distracted from his school work, be exposed to inappropriate Web content or run up a big bill, but he likes the fact that he and Jason will be able to contact each other easily in case of an emergency or a change of plans.

Mike and Wendy both work full time and often have to coordinate who will take the kids to their after-school activities, stop at the grocery store or run other errands, so they talk to each other on their cell phones a few times a day. They try to keep their calls short because Wendy and Alicia's service plan includes limited talk and text 'buckets' that they have exceeded a few times in the past year. Wendy was surprised when that happened and had a hard time paying the much higher bills, so now she's being very careful to avoid future overages.

***What advice would you give the Johnson family regarding their wireless service options? Are there any tools or services they should take advantage of to better manage their family's wireless service?***

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### **Case Study 4: Profile of Stella Sims**

Stella is a single mother of two who is balancing raising a family with climbing the corporate ladder. She is a manager at a major bank in California; she teaches part-time at the local junior college, coaches her daughter's track team and is president of the "You Go Girl" book club. When Stella's personal and professional life collided, she decided a week on a Caribbean beach was just what the doctor ordered. So Stella dropped the kids off at her mother's house and headed for Jamaica.

While sunbathing and feeling a little guilty about escaping, Stella decided to call her kids and her mother. She also sent text messages to members of her book club. She was updating her Facebook page when a tall, dark and handsome man approached her and began a conversation. Stella quickly and safely stored her iPhone in her beach bag, but she forgot to turn off her Facebook app. In fact, she was enjoying Jamaica so much that she missed three calls from her children.

Stella had a wonderful week grooving in Jamaica and hated to leave the island. She thoroughly enjoyed the time she spent with her new friend, Giacomo Casanova—so much so that she couldn't wait to call him when she returned to the U.S. She called him during her layover in Texas, as soon as she arrived home, and the next day to say good morning. Each call lasted 15 minutes. When Stella received her wireless bill she was shocked.

***What do you think caused such a high bill? Were there ways Stella could have avoided 'bill shock'? Can you think of ways for Stella to stay in touch with Giacomo without breaking the bank, or should she just leave Mr. Casanova in Jamaica?***

### **Case Study 5: Profile of Chuck Naylor**

Chuck is a college freshman who lives in the dorms. He and his roommate have people coming in and out of their dorm room all the time—to study, borrow supplies or just say hi. When they have a party, students come from other dorms on campus, giving them a chance to meet new people.

When Chuck noticed his phone missing on Saturday, the morning after one of their parties, he figured it was just misplaced and would turn up later as he and his roommate cleaned the place up. By Tuesday, the phone was still missing and Chuck decided he would call the carrier to report it—but not until after he finished his term paper, which was due on Wednesday. When he finally got around to calling the carrier, he found out that the phone had been used to make a number of international calls—the charges totaled \$400! Chuck also realized that his only list of contacts was in his phone, and now he didn't have any way to get a hold of the person he met at an off-campus career fair last week who said he might have a summer job for him.

***How could Chuck have protected his cell phone and data better? Is there anything he should have done differently to avoid his phone being taken and used?***

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### **Case Study 6: Profile of Nadine Cooper**

Nadine has been a victim of domestic violence since shortly after she and her boyfriend moved in together. She has been trying to find a way out of the situation, but without family in the area she has had nowhere to go. Fortunately, all her calls to the local shelters over the past few weeks have finally paid off. One of the safe-houses she contacted called her back on her cell phone this morning to say they had a bed available. Nadine packed a suitcase and moved into the shelter today, while her boyfriend was at work.

Nadine is relieved to finally be out of the house and out of danger, but she just realized that her boyfriend knows the password to her wireless service account. Now she's afraid he might log in to her account online and find out from the call detail where she is and come after her.

***What should Nadine do now to protect herself? How can she protect herself in the future?***

## Answer Key for Wireless Service Case Studies

### **Answer to Case Study 1: Felix Samuels** (see training manual section “Selecting and Purchasing a Wireless Device”)

Sending a cashier’s check to an unknown seller for a device that can’t be inspected in person is a risk. First, if something goes wrong, Felix cannot stop payment on the check the way he might be able to with a personal check, and he can’t dispute the charge as he could with a credit card. Also, if the seller is a private party, Felix may not have any right to return or exchange the item. Another precaution that Felix failed to take is having the phone’s serial number checked by the carrier before buying it to make sure it isn’t stolen or associated with an unpaid bill, in which case the carrier would refuse to activate it.

Even though Felix may have paid a fraction of the regular price for his new device, the data service required to take advantage of the smartphone’s capabilities could double or even triple his monthly bill. If he can’t fit that expense into his tight budget, he will have purchased a sophisticated phone that he can’t afford to use.

We can’t tell from the background whether or not Felix knows for sure that this particular phone model will work on his current carrier’s network. If it doesn’t, he will have wasted the money to buy it, or he will have to switch carriers. If he switches to a different carrier, he will have to pay an early termination fee to his current carrier for cancelling two months into a two-year contract.

### **Answer to Case Study 2: Sara Tsang** (see training manual section “Choosing a Wireless Carrier”)

It’s never a good idea to choose a service provider just because you are near one of their stores. Sara did not check different carriers’ prices, coverage maps or service ratings before committing to a two-year contract. This increases the likelihood that she will be dissatisfied and may have to cancel the contract. Even if she cancels within the trial period, she will likely have to pay a restocking fee of as much as \$35 or more for the phone. Sara should have asked her new coworkers and neighbors which carriers they use and if they are satisfied. Then she should have gone online to compare ratings, service plans and prices.

While Sara may be able to afford an extra \$5 above her original \$65 wireless budget, she may not be able to afford the true cost of her new wireless service. In some states, taxes, surcharges and other costs add more than 20% to the bottom line. The first bill will probably be even higher than normal due to the activation fee and any prorated charges for a partial month. Sara should have asked for an estimate of her first and ongoing bills before she agreed to the service contract. (Also, if Sara’s new smartphone doesn’t use the same operating system as her old phone, she will have to repurchase all her apps—an added expense.)

Since Sara has moved away from her hometown, she is likely to use her phone more than she used to, so a plan that offers similar amounts of service may not be sufficient. Sara is likely to spend more time communicating with family and friends in Los Angeles, and will most likely use more data service on her phone to get maps and directions to properties in an area that is new to her. It would have been a good idea for Sara to use online calculators to figure out just how much more service she is likely to need before selecting a plan. To avoid an overage in her first month or two of service, she should take advantage of tools to monitor her usage. If necessary, she could choose another plan that offers more voice, text messages and/or data service.

It’s doubtful that Sara could port her number since she moved out of the region (from Los Angeles to St. Louis). If porting *were* an option (if she had stayed in the same general area), she would be wise to cancel her existing wireless service only *after* her old number was ported.

**Answer to Case Study 3: Johnson family** (see training manual section “Managing Your Wireless Service Costs”)

Mike, Wendy, Alicia and Jason should switch to a family plan with the carrier of their choice. A family plan would allow them to talk to each other free (without using up any of the minutes in their voice service ‘bucket’) at any time and for as long as they want. If one or both of them is still under a service contract, however, they should wait until the contract(s) expires before making the switch.

Wendy could have avoided ‘bill shock’—and could avoid future overages—by using tools to track and manage service usage. For example, it’s possible to check usage at any time on the carrier’s website or via text message or voice recording. Wendy could also use her device’s usage meter (but she has to remember to reset it at the beginning of each billing cycle for an accurate count). There are apps that would alert her if data usage reaches a predetermined level and widgets (helper tools) that would enable her to monitor usage continuously. Many wireless carriers even send free alerts to consumers when they reach monthly service limits. Also, since these overages have happened “a few times in the past year,” Wendy should have considered switching to a plan that included more voice minutes (or text or data, depending on which service allowances they were exceeding).

Because Jason has never had a cell phone before and he is very eager to use it for data-heavy activities such as downloading video and games, Mike should take advantage of his carrier’s parental controls, which would allow him to set limits on how much service Jason uses and how much is spent on games and other downloads. Parental controls would also make it possible to block certain sites and set limits on what times the phone is used, easing Mike’s mind a bit about inappropriate Web content and neglected schoolwork. (Not all types of parental controls are offered by all carriers, and some carriers may charge a fee for certain parental control options.) Mike and Wendy should also encourage the kids to do their data-heavy activities while in Wi-Fi, which may be available at home (if they have home Internet service and a router) or at school. Mike and Wendy might also have Wi-Fi at work that they could use.

Another option the Johnson family might want to consider is prepaid wireless service—the family could only use the amount of service they chose to buy. It would guarantee the family could not accrue an overage, but parental controls may be more limited.

**Answer to Case Study 4: Stella Sims** (see training manual section “Managing Your Wireless Service Costs”)

Stella should have considered her international roaming service options before she left home. Possibilities might have included inserting a local (Jamaican) SIM card in her own phone to make calls at local rates; borrowing or renting a phone from her carrier if her own phone wouldn’t work in Jamaica; purchasing an international roaming package that would have provided either lower per-unit rates after paying a single flat fee or a bucket of minutes/text messages/data for a flat fee. Or, Stella could have used her phone—particularly when doing data-heavy tasks like uploading photos to Facebook—only while in Wi-Fi, making calls using a calling app such as Skype.

Some of her international roaming charges could have been avoided if Stella had simply turned off any apps (including Facebook) that automatically connect to the Internet to get updates and retrieve information. Likewise, Stella should have turned off her phone or put it in flight mode (wireless network off) so that those unanswered calls from her kids would have gone directly into voicemail—instead, the network attempted to deliver them in a foreign country before rerouting them to voicemail, triggering roaming charges. Checking those voicemail messages then triggered additional roaming charges.

When Stella got back to the U.S., she should have immediately contacted her carrier to inquire about international calling plans, which offer better rates on calls and text messages to other countries from

the U.S. But even at international calling plan rates, Stella will still have a high bill if she continues to call Giacomo so frequently. She and Giacomo both should set up a VoIP (Voice over Internet Protocol) account such as Skype so they can talk using Wi-Fi for just a few cents per minute.

**Answer to Case Study 5: Chuck Naylor** (see training manual section “Protecting Your Device and Personal Information”)

First, Chuck should not have left his phone where unknown visitors had access to it. He also should have locked and password-protected it so that even if someone got a hold of it they wouldn't be able to use it or access the information stored on it.

Using a phone locator service such as Find My iPhone or Blackberry Protect could have helped Chuck determine early on that the phone was not in his dorm room and was probably taken by someone. It also might have enabled him to erase the data remotely so that passwords and other information could not be accessed by the person who had the phone.

Chuck should have contacted the carrier as soon as he noticed the phone missing. It's possible that the carrier could have suspended service until the phone was found or it was determined that it was gone for good. When Chuck figured out on Tuesday that the phone was truly missing, he should not have delayed calling the carrier again. He also should have reported the theft to the police and obtained a case number.

Chuck may have been able to avoid a \$400 bill if he had taken the precautionary step of contacting the carrier and requesting that international calling service be eliminated, an option for some wireless users who do not make calls outside the U.S.

If Chuck had synched his phone regularly, he would not have lost his contacts or other data even if he had remotely erased the phone. (When you sync your phone, the data is copied onto your computer or onto someone else's server.)

**Answer to Case Study 6: Nadine Cooper** (see training manual section “Protecting Your Device and Personal Information”)

As quickly as possible, Nadine should log in to her wireless service account and change her password to something that can't be guessed (a combination of at least eight upper- and lowercase letters, numbers and symbols). She should not set up password reminders (questions such as What was the name of your first pet? or Where were you born?) since her boyfriend may know the answers and be able to get into the account without actually knowing the new password.

Nadine also should call the wireless carrier and ask if it can remove the call detail (numbers called and calls received) from her online and printed statements. Other options include deactivating online account access entirely and asking the carrier to require that inquiries be made in-person. (Carriers can only release call data over the phone if the caller provides a password, or in person if identification is provided. Since Nadine's boyfriend could have a female friend impersonate her over the phone (pretexting), Nadine could notify the carrier that information should only be provided to someone who inquires in person, with ID. Nadine would still have to make absolutely sure that a paper statement with call history doesn't go to her boyfriend's home.)

Lastly, Nadine should set her phone to lock after a certain period of inactivity and require a password to unlock it. This would not only prevent anyone—including her boyfriend—from viewing call history if they got a hold of Nadine's phone, it's a good precaution to avoid unauthorized calls or access to personal data if the phone were ever lost or stolen.

## Training Evaluation: *Cell Phone Savvy*

Please help us improve future presentations by giving us your opinion of today's class. Circle the response that best reflects your feelings about each statement:

**1. I have a better understanding of my wireless service options and the pros and cons of each.**

Strongly Agree      Agree      Disagree      Strongly Disagree

**2. I understand the potential consequences of canceling my service contract early.**

Strongly Agree      Agree      Disagree      Strongly Disagree

**3. I'm more familiar with the tools available to help me manage my wireless service costs.**

Strongly Agree      Agree      Disagree      Strongly Disagree

**4. I understand the importance of protecting my phone and the data stored on it, and how I can do that.**

Strongly agree      Agree      Disagree      Strongly disagree

**5. I know where to go for more information and assistance on this subject.**

Strongly agree      Agree      Disagree      Strongly disagree

**6. The instructor was well informed.**

Strongly Agree      Agree      Disagree      Strongly Disagree

**7. The materials I received are easy to read and understand.**

Strongly Agree      Agree      Disagree      Strongly Disagree

**8. I would like to attend another class like this.**

Strongly Agree      Agree      Disagree      Strongly Disagree

On a scale of 1 to 10 (10 being the highest), how would you rate the training? \_\_\_\_\_

Please let us know how we could improve future trainings (use back, if necessary):

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***Thank you for attending!***