



***You Make the Call***  
**Seminar Packet**

***A Consumer Action Training Guide***

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# ***You Make the Call Seminar***

## **Seminar Purpose:**

- To make workshop participants aware of the different phone service options available to them and how they differ
- To provide participants with an understanding of how to shop for phone service and how to choose the service that best meets their needs

## **Seminar Objectives:** By the end of the training, participants will understand:

- The benefits and responsibilities of phone service
- What different types of phone service are available
- The advantages and disadvantages of each type of phone service
- How to determine what services they need
- How to shop for phone service (what questions to ask carriers, how to save money, etc.)
- What they can expect to see on their bill
- Their rights as phone service consumers

**Seminar Duration:** There will be two sessions of two hours each. There will be two 15-minute breaks during the seminar.

## **Materials:**

### For instructor:

- *You Make the Call* seminar packet:
  - Lesson plan (pages 2-11)
  - *Choosing the Right Phone Service* exercise (page 12)
  - *Call-tracking worksheet* (page 13)
  - *Prioritize Your Phone Service Needs* worksheet (page 14)
  - *Compare Carriers and Plans* worksheets (pages 15-17)
  - Evaluation form for the *You Make the Call* seminar (page 18)
- Phone Services Leader's Guide (Q&A)
- *You Make the Call* visual teaching aid (PowerPoint presentation with instructor's notes)
- *You Make the Call* brochure

You will also need:

- A computer and an area on which to project the PowerPoint presentation
- An easel and pad, or a whiteboard, and markers

### For participants:

- *You Make the Call* brochure
- *Call-tracking worksheet*
- *Prioritize Your Phone Service Needs* worksheet
- *Compare Carriers and Plans* worksheets (3 pages)
- Evaluation form for the *You Make the Call* seminar
- Copy of seminar PowerPoint slides (optional)

## ***You Make the Call*** **Seminar Outline**

### Session One

Welcome	(10)
Benefits of Phone Service	(5)
Types of Phone Service (Pros & Cons)	(15)
Landline Service: An Overview	(15)
Wireless Service: An Overview	(15)
Voice over Internet Protocol (VoIP): An Overview	(15)
Activity: Choosing the Right Phone Service	(20)
Break	(15)

### Session Two

Long Distance & International Calling	(15)
Assessing Your Phone Service Needs	(15)
Shopping for Phone Service	(20)
Activity: Shopping for the Best Plan	(20)
Break	(15)
What You'll See on Your Bill	(15)
Your Rights as a Phone Service Consumer	(15)
Questions & Answers	(15)
Wrap-up and Evaluation	(5)

# Session One

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**(Instructor's Note:** Before conducting the training, familiarize yourself with the *You Make the Call* brochure, the *Phone Services Leader's Guide* and the PowerPoint presentation. (Find all materials at [www.consumer-action.org/modules](http://www.consumer-action.org/modules).) The PowerPoint presentation contains notes for each slide. These notes offer teaching tips, talking points, and detailed information about the items appearing on the slide. This lesson plan indicates which slides correspond to which parts of the lesson, and when to move to the next slide.)

➔ **SLIDE #1** (onscreen as participants get seated and during welcome)

Have participants pick up folders on their way in, or place them on seats/tables before class. Encourage participants who arrive early to begin reading the *You Make the Call* brochure inside their packets.

## Welcome (10 minutes)

Welcome participants. Introduce yourself and review the purpose of the seminar and the day's agenda. (See page 2 of this lesson plan and the Introduction section of the Leader's Guide.)

Go over the list of items in the participant folders (on page 2 of this lesson plan); participants should check to make sure their folder contains all the needed materials.

Ask participants to introduce themselves, mention whether or not they currently have phone service and what type(s), and tell you what they hope to get out of the seminar. On your whiteboard or easel pad, jot down some of the topics participants want to learn about.

(This activity is designed to serve as a brief icebreaker. It will also give you an idea of what participants' expectations and needs are.)

## Benefits of Phone Service (5 minutes)

Ask participants what they think some of the benefits of having phone service are. (*TIP: This can be done informally, with participants calling out answers. If you like, you can write down their answers on the easel pad or whiteboard.*)

After a moment of brainstorming, add any of the following benefits that were not mentioned:

- The ability to stay in touch with friends and family
- The ability to reach—and be reached by—your employer or a prospective employer
- Convenience (call anytime you want)
- Safety (call for help in an emergency)
- Ability to use dial-up or DSL (high-speed Internet service) if you have a landline

## **Types of Phone Service: Pros & Cons (15 minutes)**

### **➔SLIDE #2**

Per slide notes, go over the pros and cons of landline, or wireline, phone service. (See also Leader's Guide, page 1.)

### **➔SLIDE #3**

Per slide notes, go over the pros and cons of wireless, or cellular, phone service. (See also Leader's Guide, pages 4-5.)

### **➔SLIDE #4**

Per slide notes, go over the pros and cons of VoIP (Voice over Internet Protocol) phone service. (See also Leader's Guide, page 8.)

## **Landline Service: An Overview (15 minutes)**

### **➔SLIDE #5**

Per slide notes, provide an overview of landline phone service. (See also Leader's Guide, pages 1-3.)

## **Wireless Service: An Overview (15 minutes)**

### **➔SLIDE #6**

Per slide notes, provide an overview of wireless phone service. (See also Leader's Guide, pages 4-7.)

## **Voice over Internet Protocol (VoIP): An Overview (15 minutes)**

### **➔SLIDE #7**

Per slide notes, provide an overview of VoIP phone service. (See also Leader's Guide, pages 8-10.)

## **Activity: Choosing the Right Phone Service (20 minutes)**

### **➔SLIDE #8**

This activity gives participants experience in choosing the best option(s) among many possible phone service types.

Divide the class into smaller groups. Give each group a copy of the *Choosing the Right Phone Service* exercise (five profiles). Instruct the class to choose the best phone service or services for each caller/family based on the information in the profile. After 10 minutes, reconvene and ask all the groups, through their chosen representative (or they can rotate among group members), to state

which service(s) they chose for each profile and the reasoning behind their selection. (You can have each group tell what they chose for profile #1, then have discussion, then go on through the profiles, one by one, with all groups weighing in on each one. Or you can have one group give its' answer for a profile and ask if any of the other groups had a different solution/answer, allowing them to present their selection and reasoning to the class. Then allow a different group to answer the next profile, and so on.)

The following explains which services are likely to best fill the needs of each caller and why. Use this key to help guide the class to an understanding of how to narrow down their phone service choices and pick the best option.

#### #1/Marco:

- A landline would fit Marco's needs best since he is a "homebody."
- He could do either a flat-rate or measured basic local service since he doesn't make many calls per week, but he should make sure his choice allows him to select a local toll calling plan to save him money on calls to his brother "in a nearby town."
- Since his son usually calls him, Marco does not make enough long distance calls to justify paying for a long distance calling plan; he would be OK to make these calls on a per-minute basis or using a prepaid calling card or dial-around.
- One could make the assumption on our limited information that computer-based VoIP might not be the best option because, at 82, Marco is less likely to be a computer user. And with the very limited number of long distance calls he makes, he will not reap the benefit of free U.S. long distance that comes with home-based VoIP service.

#### #2/Lee family:

- The Lees need wireless service, which would allow them to reach each other anywhere, anytime.
- They should choose a family plan that allows unlimited minutes of talking between family members.
- It sounds like they need just a local calling plan.
- Texting will probably be a key feature for them, so they should be sure to ask about a plan that also allows unlimited texting among family members.

#### #3/Sheila:

- Because she's planning to do a lot of calling to Ireland, VoIP is Sheila's best bet—not only will she get unlimited local and U.S. long distance for a flat monthly charge, she'll get low per-minute rates to Ireland.
- Sheila obviously has a computer, since she currently emails her family and friends. If she decided not to pay for home-based monthly VoIP service (the kind that plugs into the wall jack), say, because she lives in a home or dorm that already provides a phone for local calls, she could use computer-based VoIP to make her calls to Ireland (see Leader's Guide, page 10).

#### #4/George & Miranda:

- Since George and Miranda want to communicate throughout the day while at work and on the road, they need wireless phone service.
- They should choose a family or mobile-to-mobile plan that allows unlimited calling between family members (and inquire about unlimited texting if they would use that feature).

- Before choosing a plan, George needs to understand exactly what area it covers—he needs to choose a plan that allows him to avoid long distance and roaming charges while he is traveling for work.
- If Miranda’s mother and sister are not on the same wireless family plan or using the same wireless carrier, the couple may want a landline as well, with flat-rate local service so Miranda can talk to her mom and sister as much as she wants.

#5/Jackson:

- Because Jackson needs to be easily reachable by his employer, a wireless phone would work well for him.
- His recent late payments could make it difficult or impossible for him to get a monthly wireless contract at this point, so a prepaid wireless phone would be a good option (see Leader’s Guide, page 7).
- Long distance calls to his mother in Canada would be expensive on his cell phone, so he should consider buying a prepaid phone card that he can use on any phone (see Leader’s Guide, page 3). (Prepaid phone cards have not been covered in this seminar up to this point, though they are mentioned in the brochure. You may have to provide this part of the answer if none of the participants offers it. Explain that this is an introduction to the first thing you’ll be discussing after the break: how to save money on long distance and international calling.)

### **Break (15 minutes)**

#### **➔ SLIDE #9**

Announce a 15-minute break. Before anyone leaves, go over what you’ll be learning in the second half of the seminar.

*Optional:* During the break, write the following on your easel or whiteboard:

#### Phone Fun Fact

The world’s longest telephone line, between New York City and San Francisco, was opened in 1915. It required 130,000 telephone poles to span the United States.

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## **Session Two**

### **Long Distance & International Calling (15 minutes)**

#### **➔ SLIDE #10**

Per slide notes, go over each point. (See also Leader’s Guide, page 10.)

## Assessing Your Phone Service Needs (15 minutes)

### →SLIDE #11

After the fifth point (How long do you talk?), ask participants to take out the “Call-tracking Worksheet” from their folders. Suggest participants make copies if they need more space to track calls for a typical month. Also, point out that the worksheet is not just for long distance calls—for example, all call time should be tracked if choosing a wireless plan because all minutes count against your plan (including incoming calls), and all local calls should be tracked if trying to choose between a flat-rate and measured local service plan.

After covering the last point on the slide, ask participants to take out the “Prioritize Your Phone Service Needs” worksheet from their folders and go over it with them. If you are running early, allow participants to start working on it now. If not, suggest they fill it out at home before they start shopping for phone service.

If participants fill out the form in class, use the following to facilitate discussion:

- What did participants find were their top priorities?
- Did anyone find that there is a single service that is clearly the best option for them? What is it?
- Did anyone find that their priorities are pretty evenly met by more than one phone service option? How will they decide between their different options?

## Shopping for Phone Service (20 minutes)

### →SLIDE #12

After going over the first bulleted item, per slide notes, point out that this is a good reason to use the call-tracking worksheet: To choose between flat-rate and measured local service, you have to have an idea of how many calls you make and/or minutes you talk in a month.

For example, say the flat-rate monthly charge for unlimited local calls is \$12 and the measured service is \$7 for 60 calls per month, plus 10 cents for every additional call over 60. You would have to make 110 local calls during the month on the measured plan before you reached \$12.

\$12 flat rate minus \$7 measured rate equals \$5 [ $\$12 - \$7 = \$5$ ]

\$5 divided by 10 cents per extra call is 50 [ $\$5 \div 10\text{¢} = 50$ ]

60 calls for \$7 plus 50 calls at 10 cents each (\$5) totals \$12 for 110 calls [ $\$7 + \$5 = \$12$ ]

In this example, a caller who makes only one or two, or even three, calls a day, will save money on the measured plan, although the savings decrease by 10 cents with every call over 60. A caller who makes more than 110 calls a month (three to four calls per day) would be better off paying the flat rate. The calculation will differ from carrier to carrier.

Continue on to the next points. When discussing the third point (per minute vs calling plan), you can offer the following example:



Say the carrier offers a calling plan that allows you to talk to your brother across the country for up to 100 minutes for \$10 (10 cents/minute)—that’s half the carrier’s non-plan per-minute rate of 20 cents. *What a deal!* But if you only call your brother every other week and you typically talk for 15 minutes each time, you actually pay less at the higher per-minute rate.

15 minutes talk time x 2 calls per month = 30 minutes talk time per month  
30 minutes x 20 cents per minute = \$6.00  
\$10 calling plan - \$6 actual time used = \$4 savings

Continue on to the next points, finishing the slide.

### ➔SLIDE #13 and SLIDE #14

Per slide notes, go over each point. (See also Leader’s Guide, pages 5-6 and page 9.)

## Activity: Shopping for the Best Plan (20 minutes)

### ➔SLIDE #15

This activity gives participants experience asking for the key information about plans, service and terms that will enable them to choose the best carrier and calling plan for their needs.

Divide the class into three groups. As instructor, you will play the role of the phone service provider/carrier (or, you can rotate the groups to play the carrier for each other). Assign one group to shop for landline service, another group to shop for wireless service, and the third group to shop for VoIP service. Give the groups five minutes to prepare questions for the carrier. Each group should base its questions on what they have learned in class so far and on what they have determined their phone service needs are. They should ask enough about the service, plan, cost, rules/terms, etc. to feel sufficiently informed and comfortable choosing or rejecting the service/plan. Do not worry about how accurate/realistic the carrier’s answers are; it is only important that participants know what questions to ask when they shop for service.

Immediately after each group finishes its interview, you can ask the class:

- Are there any other questions they should have asked?
- Did any questions or answers surprise you?
- Based on my answers to the questions, did this plan seem like a good choice? If yes, why? If no, why not? What would you consider a good service/plan?

Here are some of the questions the different groups should ask. You can use these lists to prompt the groups if they get stuck, or to guide discussion after the role-play exercise.

#### Landline:

- What is the cost of your least expensive local service?
- What other local plans do you offer?
- What are your rates for local toll calls and long distance?
- What calling plans do you offer if I use you to provide both my local and my long distance?
- What is the per-minute charge for each additional non-plan minute?
- What features are included in my basic plan (i.e., call waiting, caller ID, voicemail)?

- What is the cost of optional features (those not included in my plan)?
- What increment do you use to calculate call times? (In other words, if my call is one minute and 18 seconds, do you count it as that exact time, or do you round up to, say, one minute and 30 seconds or two minutes?)
- Is there a service activation fee?
- Do you require a deposit?
- What does it cost to have you install a jack?
- How soon can service be started?

### Wireless:

**Note:** Carrier should start by asking the group to describe their calling habits/needs so that plan options can be narrowed down. The group should provide information about estimated call minutes, calling location (roaming, long distance or local), calling times, texting, whether they need a family plan or not, etc.).

- What is the monthly cost of your plan that most closely meets my needs?
- What is the length of the contract?
- How much is the early termination fee?
- What is the trial period? Exactly how many days do I have to cancel the contract with no early termination fee?
- Can I make changes to the plan (such as adding minutes) without having to enter into a new contract?
- Where can I find your coverage map?
- How many minutes are included in the plan?
- When can they be used (whenever vs off-peak)?
- In what increment do you calculate call times, or do you use actual time?
- How much is each additional minute over my plan allotment?
- Can I carry over unused minutes from month to month?
- How much are roaming and long distance charges?
- What will it cost me to make toll-free and directory assistance calls?
- What is the cost of texting? Is there a plan that will save me money on texting?
- What features, such as voicemail, are included?
- Are there optional features, and what do they cost?
- Do you offer enhanced 9-1-1?
- Can you port my current number? Is there a charge for that?
- Does the plan include a free phone? Can I buy and use my own phone (not through the carrier)?

### VoIP:

- What is the monthly cost of the service?
- Is there a better price if I also get my cable and Internet service through you (bundled service)?
- Is unlimited U.S. long distance included in my flat monthly fee?
- What is the length of the contract?
- How much is the early termination fee?
- What is the trial period? Exactly how many days do I have to cancel the contract with no early termination fee?
- Are there any other free long distance locations, such as Canada, Mexico or Puerto Rico?
- What are your international calling rates?

- What features, such as voicemail, are included?
- Are there optional features, and what do they cost?
- In what increment do you calculate call times, or do you use actual time? (Since local and U.S. long distance are included, this will pertain only to international calling.)
- Do you offer enhanced 9-1-1?
- Can you port my current number? Is there a charge for that?
- What equipment will I need and what is the charge for it, and for shipping?
- Is there an activation charge?
- Do you require a deposit?
- Does your service make it possible to send faxes successfully? (Some VoIP services take steps through equipment and special settings to support faxing.)

After you have finished the activity, ask the class to take from their folders the three pages titled “Compare Carriers & Plans.” Briefly go over these worksheets. Encourage participants to use them as guidance and a place to take notes when they shop for phone service.

### **Break (15 minutes)**

Announce a 15-minute break. Ask participants to return promptly.

### **What You’ll See on Your Bill (15 minutes)**

#### **➔SLIDE #16**

Per slide notes, go over the types of things that will appear on a phone service bill. (See also Leader’s Guide, page 11.)

### **Your Rights as a Phone Service Consumer (15 minutes)**

#### **➔SLIDE #17**

Per slide notes, explain consumers’ rights. (See also Leader’s Guide, pages 11-13.)

### **Questions & Answers (15 minutes)**

Open the floor to questions. The Leader’s Guide is written in question-and-answer format to help you answer frequently asked questions.

### **Wrap-up and Evaluation (5 minutes)**

#### **➔SLIDE #18**

Congratulate participants on their participation in the seminar and wish them success. Ask them to fill out the Seminar Evaluation Form from their packet and leave it on a table or in a large envelope you provide.

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# Choosing the Right Phone Service

After reading each background story, choose the phone service or services that would best meet the caller's needs.

1. Marco, an 82-year-old retiree and self-described homebody, spends most of his time reading, playing chess with his neighbor, or pursuing his woodworking hobby in his garage. He has a brother in a nearby town that he calls a few times a week. His son, who lives across the country, calls Marco every weekend (he wants to save his dad the money on long-distance charges). Despite the cost, Marco calls his son on his birthday and other special occasions, and whenever there is news that can't wait until the weekend.

What phone service(s) would best meet Marco's needs? \_\_\_\_\_

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2. Between work, school and activities, the Lees are a very busy family—so busy that there is often confusion about who is supposed to be where, and when. They could avoid misunderstandings if the six of them had a way to communicate with each other during their hectic day.

What phone service(s) would best meet the Lee family's needs? \_\_\_\_\_

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3. Sheila recently moved to San Francisco from her native Ireland to go to medical school. She loves her new life but misses her family and friends back home too. She emails them frequently, but would like to get in touch by phone more often. Of course, being a student, Sheila is on a tight budget so she has to find a way to call Ireland that doesn't cost a lot.

What phone service(s) would best meet Sheila's needs? \_\_\_\_\_

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4. George, a traveling salesman, and Miranda, a teacher, are rarely home—he is often traveling around the area on business while she spends long hours at work and attending after-school events. Since they get little time to be home together, George and Miranda like to keep in touch by phone as much as possible each day. Miranda also likes to spend time in the evenings talking to her mother and sister, who live across town.

What phone service(s) would best meet George and Miranda's needs? \_\_\_\_\_

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5. After four months of unemployment, Jackson has a new job and is getting back on his feet financially. While he was out of work, though, he was late paying some of his bills. His home phone service was shut off, and his credit report reflects his temporary payment problems. His new job requires that he be reachable by phone because there are often last-minute shift changes and the opportunity for overtime. Jackson also wants to be able to call his mother, who lives in Canada, at least once a week.

What phone service(s) would best meet Jackson's needs? \_\_\_\_\_

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## Call-tracking Worksheet

Use this worksheet to track your calls for at least one month. Knowing where you call (local, regional, long distance, international), when you call (weekdays, evenings, weekends) and how long you stay on each call will provide the information you need to choose the best calling plan. (There is room for 31 calls. You can make copies of this worksheet if you need more space.)

*Example:*

Thurs 11/15 @ 6:15 p.m.	(123) 456-7890/New York City	23 mins
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Date, Day & Time	Number/Location	Minutes

## Prioritize Your Phone Service Needs

Before you begin shopping for phone service, it's a good idea to think about what you want and need. This worksheet will help you narrow down your options.

In the Priority column, indicate the importance of each item by circling the appropriate number—1 indicates highest priority, while 3 indicates lowest priority. Check the notes to see which phone options meet each of your needs.

FEATURE	PRIORITY	NOTES
Low monthly service cost	1 2 3	Basic landline service can be relatively inexpensive. If you qualify for an assistance program, you will pay a fraction of the regular cost. VoIP can cost as little as \$25 /month, including unlimited U.S. long distance.
Clear, reliable connection	1 2 3	You'll get the best connection from a regular landline (wireline) phone. VoIP service also can be relatively clear and reliable. Wireless is typically less reliable, especially in certain areas.
Unlimited local calls	1 2 3	Flat-rate basic landline service and VoIP will both allow unlimited local calls. Your local wireless calls will be limited by your plan minutes.
U.S long distance cost	1 2 3	VoIP will most likely be your cheapest option for U.S. long distance. You may be able to find a reasonably priced plan for landline service if you shop around. With wireless, compare "national" calling plans.
International long distance cost	1 2 3	VoIP will almost surely be your cheapest option for int'l long distance. If you have landline service, compare int'l calling plan rates with what you would pay with a prepaid calling card or using a dial-around.
Ability to talk while away from home	1 2 3	At this point, only wireless makes this option affordable and easy to use. Wireless VoIP may become competition for regular wireless service in 2008.
Ability to have multiple people on call	1 2 3	Landline phone service allows as many people on the call as there are phone jacks and phones in the home. VoIP can handle multiple phones, but it is a bit more complex to hook everything up (router, adapters, etc.).
Connection to Internet	1 2 3	You will need home phone service (not wireless) if you want to connect to the Internet via dial-up or DSL.
Ability to text	1 2 3	Texting from phone to phone is possible only with wireless service.
9-1-1	1 2 3	Landline service provides your address to dispatchers if you call in an emergency; not all wireless and VoIP services do. Before choosing a wireless or VoIP service provider, ask if they offer enhanced 9-1-1.
No contract	1 2 3	Landline service does not typically require a service contract; wireless and VoIP services do. Consider a prepaid wireless plan if you don't want to commit.

## Compare Carriers and Plans

Landline Service	Carrier #1	Carrier #2	Carrier #3
Carrier name			
Cost of basic service			
Flat-rate or measured			
Local toll plan (minutes & cost)			
Long distance plan (minutes & cost)			
Additional or non-plan per-minute charges			
Features included			
Cost of optional features			
Call-time calculation (increment used)			
Activation fee			
Outlet installation charge			
Deposit			
Other:			
Other:			

Prepaid Phone Card	Card #1	Card #2	Card #3
Card or company name			
Number of minutes			
Cost			
Expiration date			
Extra charges (for connection or collect calls, for example)			
Call-time calculation (increment used)			
Minimum number of minutes charged per call			
Other:			

## Compare Carriers and Plans

Wireless Service	Carrier #1	Carrier #2	Carrier #3
Carrier name			
Calling plan			
Monthly cost			
Contract length			
Early termination fee			
Coverage map			
Can use own handset			
Number of anytime/whenever minutes in plan			
Number of off-peak minutes in plan			
Off-peak days/hours			
Cost of additional minutes			
Carry over unused minutes?			
Long distance & roaming charges			
Toll-free and directory assistance charges			
Cost of data services (texting, e-mail, Web access)			
Features included			
Cost of optional features			
Call-time calculation (increment used)			
Enhanced 9-1-1?			
Port current number			
Trial period			
Make plan changes without starting new contract period			
Other:			



## Compare Carriers and Plans

VoIP Service	Carrier #1	Carrier #2	Carrier #3
Carrier name			
Monthly cost			
Bundled rates			
Unlimited local & U.S. long distance			
Other free long distance destinations			
Rates for int'l calls			
Contract length			
Early termination fee			
Features included			
Cost of optional features			
Call-time calculation (increment used)			
Activation, equipment, shipping charges			
Deposit			
Enhanced 9-1-1			
Fax capability			
Port current number			
Trial period			
Other:			
Other:			

## Evaluation of the *You Make the Call* Seminar

Please help us improve future presentations by giving us your opinion of today's seminar.

Circle the number that reflects your feelings about each statement:

1 = Strongly Agree      2 = Agree      3 = Disagree      4 = Strongly Disagree

I have a better understanding of my phone service options.

1    2    3    4

I have confidence that I now know how to make wise decisions related to choosing and using phone service.

1    2    3    4

The instructor was well informed.

1    2    3    4

The materials I was given are easy to read and understand.

1    2    3    4

The activities contributed to my learning.

1    2    3    4

I would like to attend another class like this.

1    2    3    4

What else would you like to tell us about how we could improve future seminars?

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***Thank you for sharing your thoughts.***

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