

LEARNING ABOUT WIRELESS SERVICES **Lesson Plan and Class Activities**

A Consumer Action / WirelessED Training Guide

www.wirelessED.org

Lesson Purpose:

To make learners aware that it is possible to avoid unexpected or unaffordable wireless service charges, and to provide learners with the knowledge and tools that will enable them to choose the right type and amount of wireless service, monitor their usage, avoid overages and high roaming charges, understand their monthly statement, and protect their privacy.

Lesson Objectives:

By the end of the lesson, learners will understand:

- what wireless service is and how it's measured.
- the amount of data service typical activities use.
- how to estimate the amount of service they'll need.
- what types of service plans are available and the pros and cons of each.
- what they need to know about using their wireless phone in another country.
- how to reduce or avoid international roaming charges.
- how and why they should take advantage of Wi-Fi when it's available.
- how to read and understand their monthly statement.
- how to choose the right carrier and device.
- what they need to know before buying a device or switching carriers.
- how to monitor their family's service usage using carrier, handset and third-party tools.
- how to manage and reduce monthly service charges and avoid a higher-than-expected bill.
- what the privacy risks are for wireless users
- how to enhance the privacy and security of their wireless communications.
- how to keep their personal information private.
- what to do if their phone is lost or stolen.

Lesson Duration:

2½ hours

Materials:

For instructor:

- Brochures:
 - Using Mobile Data Wisely
 - Roaming the World with Your Phone
 - Choosing and Using Mobile Devices
- Lesson plan (pages 3-12)
- Resources list (page 13)
- Activities, including samples and answer keys (pages 14-25)
 - Reading a Wireless Service Statement (pages 14-20)
 - Wireless Service Case Studies (21-25)
- Checklist for Choosing a Wireless Phone (page 26)
- Evaluation form (page 27)
- Visual teaching aid (PowerPoint presentation with instructor's notes)

Instructor will also need:

- A computer and projector for the PowerPoint presentation (optional). (The PowerPoint slides also can be printed on transparent sheets for use on an overhead projector.)
- An easel and pad, or a whiteboard, and markers

For learners:

- Brochures:
 - Using Mobile Data Wisely
 - Roaming the World with Your Phone
 - Choosing and Using Mobile Devices
- Activities:
 - Reading a Wireless Service Statement (5 pages)
 - Wireless Service Case Studies and plan options list (2 pages)
- Worksheet:
 - Device checklist (1 page)
- Resources list (1 page)
- Evaluation form (1 page)

Lesson Outline

- Welcome (5 minutes)
- Introduction to Wireless Service (10 min)
- Wireless Service Plans (15 min)
- International Roaming (15 min)
- Activity: Reading a Wireless Service Statement (15 min)
- BREAK (10 min)
- Choosing a Wireless Carrier and Device (10 min)
- Monitoring and Managing Usage (10 min)
- Reducing Wireless Costs (15 min)
- Activity: Wireless Service Case Studies (15 min)
- Wireless Privacy and Security (15 min)
- Questions & Answers (10 min)
- Wrap-up and Evaluation (5 min)

Created by Consumer Action. Sponsored by  **at&t**

Instructor's Notes:

The Wireless Service training module, consisting of three brochures (*Using Mobile Data Wisely*, *Roaming the World with Your Phone* and *Choosing and Using Mobile Devices*), a lesson plan that includes class activities, and a PowerPoint presentation, was created by the national non-profit organization Consumer Action, in partnership with AT&T, to be used nationwide by non-profit organizations providing personal finance and consumer education in their communities.

Before conducting the training, familiarize yourself with the three brochures (*Using Mobile Data Wisely*, *Roaming the World with Your Phone* and *Choosing and Using Mobile Devices*), the lesson plan (including activities and worksheets), and the PowerPoint visual teaching aid.

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/).

Our PowerPoint presentation contains notes for each slide (appearing below the slide when in Normal view or Notes Page view, and inserted into the lesson plan where appropriate). These notes offer detailed information about or related to the items appearing on the slide. In this lesson plan, we indicate which slide corresponds to each part of the lesson, and when to move to the next one.

Welcome (5 minutes)

➔ **SLIDE #1** (onscreen as learners arrive; direct learners who arrive early to beginning reading the three brochures)

Welcome participants. Introduce yourself and present the purpose of the seminar and the agenda.

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

If you have a small group, you can ask individuals to introduce themselves and tell you what they hope to get out of the seminar. 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 seminar 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 of what learners' expectations and needs are.)

Introduction to Wireless Service (10 minutes)

➔ **SLIDE #2**

Introduction: How many of you would be uncomfortable if I said you would have to live without your cell phone for a week? (*Wait for a show of hands.*) How about for just a day?

If your wireless phone is important to you, you're not alone: More than 90% of U.S. residents were wireless customers in 2010. At that time, there were 257 million "data-capable" devices active on US carriers' networks, with roughly 50 million of those being "smartphones" capable of more advanced wireless services.

For many users, wireless service isn't just a convenience, it's a necessity. It can also be a major monthly expense, especially if you open your bill to find unexpected or unaffordable charges. The good news is that those unwelcome charges are entirely avoidable if you know how to choose the right wireless service plan and device and make a conscious effort to monitor and manage your or your family's wireless usage.

Go over slide bullet points, referring to slide notes:

- *Wireless devices let you talk, "text," browse the Web, send and receive email, download apps and games, stream videos and music on the go, and more without having the device physically connected to a service source.*
- *There are three categories of wireless service: voice (measured in minutes), text (measured in number of messages) and data (measured in bytes). Depending on your device and how you use it, you might need only one or two types of service, or you might need all three.*
- *Browsing the Web, sending and receiving email, downloading apps, games and ringtones, streaming videos and music, using GPS, and posting to social media are some of the activities that require data service.*

➔ **SLIDE #3**

Ask learners the two questions on the slide, allowing time for responses. Reveal the next slide, and then point out the correct answers on the chart.

➔ **SLIDE #4**

Go over the slide content (data used per each activity), pointing out the correct answers to the questions on the previous slide. The answer to question #1 (the amount of data used to watch one minute of a YouTube video) is 2 MB; the answer to #2 (the amount of data used to upload a photo to your Facebook page) is 500 KB.

Then present slide note:

- *As you can see, the amount of data each activity uses varies widely. As you might expect, streaming music and video and downloading games and apps uses much larger amounts of data than, say, sending a single text-only email.*

Ask: "Do you have an idea of how many bytes of data you use each week or each month?" "Why does it matter?" (Give a moment for responses after each question.)

➔ **SLIDE #5**

The more accurately you can estimate how much of each type of service you will need, the less likely you will be to either pay for service you don't use or pay for additional service at a higher per-unit rate.

Go over slide bullet points, referring to slide notes:

- *Overages are the additional voice minutes, text messages or data bytes you use over your plan allowance. The per-unit charge for overages is typically a higher rate than your plan rate. Overage charges can add up quickly.*
- *You can calculate your service needs by checking past bills, if you've had service before. Keep in mind, however, that a more advanced device or a faster network will allow you to have a better experience and the ability to use more applications, so you*

may increase your usage. Another option is to use tools that ask you to enter your usage habits (e.g., How many minutes of video do you download per day/week/month? How many text messages do you send/receive per day/week/month?) and then calculate your monthly service needs for you. Check your carrier's site first, then try other carriers or do an online search. Lastly, if you already have service (maybe you're thinking of switching plans), you may be able to reset your phone's usage meter to 0 and then check it in a week or a month to see how much service you've used over that period.

- Generally speaking, the data requirement for a particular activity increases when the quality (of a video, music file or game, for example) is higher or the device is more advanced (you may choose to do more with it).

Wireless Service Plans (15 minutes)

➔SLIDE #6

Introduction: A wireless service plan is an agreement to provide you with a certain amount of service in exchange for a certain amount of money each month. To meet the needs of as many customers as possible, carriers have created many different types of plans. All major carriers offer the same general types of plans, but they will differ to some extent in price, amount of service and other details.

Let's go over the various types of plans available to you.

Go over slide bullet points. (There are no additional notes; refer to brochures for details.)

➔SLIDE #7

Go over slide bullet points. (There are no additional notes; refer to brochures for details.)

➔SLIDE #8

Go over slide bullet points. (There are no additional notes; refer to brochures for details.)

➔SLIDE #9

Go over slide bullet points. Also explain:

- Generally speaking, the smaller the "region," the lower the price, but nationwide plans are increasingly becoming the standard.
- Check the carrier's coverage map to find out exactly what area is included in your plan—it's not always clear from the plan name. If you go outside your plan's area, you will incur roaming charges.

➔SLIDE #10

Go over slide bullet points, referring to slide notes:

- A one-time, per-line fee charged when you begin service.
- The per-unit charge—in other words, the charge per minute of voice service, per text message or per megabyte of data—in the event that you use more minutes, text messages or data service than your plan allowance provides.
- Taxes vary from area to area, but can be significant. Government-approved surcharges pay for a variety of programs, services, upgrades, etc. Get an estimate of how much all

recurring (monthly) taxes and surcharges (and any other add-on fees) will add to your bill. It could be more than 15%.

- *Some prepaid services charge a fee of \$1-\$3 on any day that you access/use service. This is something to avoid if you use your phone every day, or even many days.*
- *The fee to void your contract (end it early) can be as much as \$350. (The amount typically goes down steadily from the first month of your contract to the last.)*
- *Calls made to numbers outside your plan coverage area will add to your bill (only on local and regional plans).*
- *Using your phone while outside your coverage area (roaming) can be expensive, especially when you “roam” in another country (only on local and regional plans).*

International Roaming (15 minutes)

➔SLIDE #11

Go over slide bullet points, referring to slide notes:

- *International roaming refers to using a foreign (non-U.S.) carrier’s network for service. Roaming increases your bill because your usage is not included as part of your normal service allowance and per-unit rates are typically higher. **(Per-unit rates are the charges per minute for voice service, for each text message or for each megabyte of data.)***
- *If you’re going to use your phone while traveling outside the U.S., you should have an international roaming plan. Some plans give you a discounted per-unit rate after you pay a relatively low flat monthly fee. Other plans give you a bucket of service for a flat price. These plans are available even for short periods of travel, but you must subscribe before you travel. (International roaming may not be available on prepaid mobile or voice plans, or may be available only in a very limited number of countries.)*
- *Data can be very expensive when roaming, and it’s easy to use a lot of it. Many automated functions and some apps use data even when you aren’t actively using your device, or when it’s turned off. And you can be charged for calls that go into voicemail even if the caller doesn’t leave a message. **(See the “Minimizing data usage while roaming” and “Voicemail” sections of the international roaming brochure and go over the specific tips in those sections now.)***
- *There are less expensive ways to stay in touch when you’re traveling. **(See the “Minimizing data usage while roaming” and “Roaming alternatives” sections of the international roaming brochure and go over the specific tips in those sections now.)***

ACTIVITY: Reading a Wireless Service Statement (15 minutes)

➔SLIDE #12

Introduction: This activity asks you to answer questions using the information provided in a sample monthly wireless service statement for a fictional family. Even though this is an entirely fictional wireless statement, and wireless statements for different carriers can all look very different, this exercise will help prepare you to read and interpret your own bill.

- Direct learners to remove the *Reading a Wireless Service Statement* worksheet and the sample statement.

- Allow 10 minutes for learners to complete the exercise on their own.
- After time is up, ask for volunteers to read and answer each of the 18 questions.
- Refer to the “Key to *Reading a Wireless Service Statement*” for the correct answers. (In preparation for this exercise, you can highlight the location of the correct answers on the sample statement so that you can quickly and easily direct learners to the information.)

Before revealing the next slide and dismissing learners for a 10-minute break, **ask**, “What have you learned about reading a wireless statement that surprised you? Do you feel like you can go home now and better understand your own wireless bill?”

BREAK (10 minutes)

→SLIDE #13

Leave slide up during break.

Choosing a Wireless Carrier and Device (10 minutes)

→SLIDE #14

Introduction: Ask: “What do you think you should look for in a wireless carrier?” (Allow a moment for responses.)

When you consider how much you’ll spend on wireless service in just one year and how long a contract might tie you to a particular carrier, it makes sense to spend some time figuring out exactly what service you need, comparing options, and shopping for the best price. This is especially true if you’ll be entering into a contract plan and if you’ll be buying data service in addition to voice and text service.

Go over slide bullet points, referring to slide notes:

- *Ask friends, family, neighbors and coworkers which service they use and if they’re happy with the call quality. You could also borrow a friend’s phone and try it in your home. Check the carrier’s coverage map to find out if there are any areas that don’t get good coverage that would be important to you.*
- *For many consumers, the type of technology the carrier uses won’t matter. But if you travel a lot, GSM technology will give you more freedom to use your phone around the world because that is what most—but not all—countries use. If your GSM phone is “unlocked,” you’ll also be able to switch out your SIM card for local SIM cards and take advantage of lower calling rates when you travel.*
- *After you figure out how much of each type of service you need (voice, text and data), look for plans that offer the right amount of service and the features you want (such as call forwarding, caller ID, call waiting, three-way calling, etc.) at the best price.*
- *Not all carriers offer the same phones. Find out which devices are available from which carriers and what discounts are being offered. Not all phones or devices are smart devices. You should evaluate what you’d like your phone to do and seek a device that is capable of the desired service/capabilities.*
- *Of course, you’ll want to be able to reach pleasant, knowledgeable representatives easily when you need help. You’ll also want billing and service issues resolved quickly and fairly. Customer reviews, published ratings, the opinions of friends and family, and your experience with various carriers while you’re shopping for service and/or a phone*

will give you an idea of which carriers are most likely to provide pleasant and reliable service.

- You should also know: 1) that the early termination fee can be very high on contract plans, so it's important to do your research before signing a service contract; 2) that you can find customer service and other reviews for carriers by doing an online search; 3) that you can take your number with you (called "porting") to your new carrier if you stay in the same area (but DO NOT cancel your old service until the new service has been activated); 4) that you can (and should) ask your new carrier to pay any porting fees your old carrier may charge.

Introduction: Ask: "How much time did you spend choosing your phone?" "What was the most important consideration when you chose the phone you have now?" (Allow a moment for responses.)

➔SLIDE #15

When you consider how much you rely on your wireless phone, it makes sense to spend some time figuring out exactly what you need, comparing options, "test-driving" different models, and shopping for the best price. This is especially true with the more advanced wireless options.

Go over slide bullet points, referring to slide notes:

- *Smartphones have a display screen, a miniature keyboard or touchscreen, and the ability to perform computerized functions. They run on a mobile operating system (OS), and they can send and receive email, browse the Internet, stream music and video, upload and download files, play games, and use "apps," which are mobile software applications specially designed for wireless devices. Examples of smartphones are iPhones, Palms, Androids and Blackberries. You must have wireless data service to take advantage of all the features and functions of these phones.*
- **See the "Wireless devices" section of the Wireless Service Training Manual and go over the information under "What should I consider when choosing a phone?" now.** (Design refers to size, comfort/layout, and appearance; features refers to the things the phone can do, such as take pictures, display teletype for the hearing impaired, accommodate a different SIM card, etc.; performance refers to call quality (antenna and receiver quality), screen quality, speaker quality, etc.; price refers to affordability and value.)
- *If you're starting service or renewing a contract, the carrier will most likely offer the best price. Before buying a used phone, confirm with your carrier that the phone has a clean electronic serial number (ESN) or international mobile equipment identity (IMEI) number, meaning it hasn't been reported lost or stolen and isn't tied to an overdue account, and that it can be activated. The ESN or IMEI is usually located in the battery compartment. See the "Wireless devices" section of the Wireless Service Training Manual, "How can I be sure the used phone I'm going to buy isn't stolen?," for more information.*
- *You should also know: 1) how long you have to return/exchange the phone if you're not satisfied; 2) that you may have to get a new phone if you switch carriers; 3) that extended warranties come with many conditions and limitations—understand them before you buy; 4) that phone insurance requires monthly premiums and a deductible, and that a replacement phone may not be new or even the same model as your old phone.*

Refer learners to the *Choosing a Wireless Phone* worksheet in their packets. Encourage them to use the worksheet when the time comes to choose a wireless phone.

Monitoring and Managing Usage (10 minutes)

Introduction: Ask: “What do you think the main goal is in monitoring your wireless usage?” (Allow a moment for responses.)

→SLIDE #16

The main goal in monitoring your and your family’s wireless usage is avoiding unexpected or unaffordable charges.

Go over slide bullet points, referring to slide notes:

- *If you have a contract service plan, you want to avoid overages—those higher per-unit charges that can quickly push your bill into “unaffordable” territory once you’ve used up your allowances (buckets).*
- *All major carriers make it possible to check your usage at any time on the carrier’s website or receive usage information via voice recording or text message by dialing a code on your handset. In addition, some carriers may alert you before you’ve used your allotted usage for the month or once you begin incurring overage charges. Register and log in at your carrier’s website to check usage and find out if and how your carrier sends notifications.*
- *Your handset or operating system (OS) may allow you to reset the usage meter to 0 at the beginning of each billing period, and then you can check it regularly to see how much of your allowances you’ve used.*
- *Apps offered by carriers and third parties let you set warning alerts that notify you before you exceed your allowance, and at least one app actually turns off your data service just before you go over your limit. Widgets (helper tools), which may be visible on the home screen, enable you to monitor your usage as you go.*
- *All major carriers also offer parental controls. These services vary, but may allow parents to set limits on their children’s voice minutes, text messages and data usage, including downloads, per billing cycle. Log in at your carrier’s website to set parental controls.*

Reducing Wireless Costs (15 minutes)

→SLIDE #17

Introduction: Twenty years ago, most people didn’t even have a wireless phone. Today, wireless service is a regular monthly budget item for many, if not most, people.

It’s always smart to check your budget for ways to cut expenses—the dollars you save can be put toward important goals, like an emergency fund or a home down payment. In fact, you might already try to shop sales for groceries and clothes, or ask for discounts on your insurance coverage. But when was the last time you looked for ways to reduce your wireless bill?

Go over slide bullet points, referring to slide notes:

- *It’s very important to be on the right plan. Choose the wrong plan and you’ll either pay for service you don’t use or you’ll rack up overage charges or incur higher long distance or roaming rates. Re-evaluate your plan every now and then to make sure it still fits your needs. Check the carrier site to see if the company has introduced a new plan that might*

work better for you. If so, ask about switching plans—but be aware, you may have to renew your contract to do so.

- *Many plans offer free minutes at certain times (e.g., nights and weekends) or to certain numbers (e.g., “friends and family”). Try to make calls when you won’t use up your “anytime” minutes. If many of the people you call use a particular carrier, and that carrier allows free mobile-to-mobile calling between network customers, consider switching to the same carrier when your current contract expires.*
- *Be aware that you get charged for texts you send AND those you receive—choose a texting plan that accommodates both (i.e., includes enough text messages so you don’t go over). Keep your text messages to 140 characters or less. Typically, if a text exceeds 140 characters, it may be segmented and sent as multiple messages, resulting in multiple charges.*
- *With prices typically ranging from 99 cents to \$4.99, apps may seem inexpensive, but your bill can quickly add up. Some apps are subscriptions, which means there will be a recurring weekly, monthly, bi-monthly, quarterly, bi-yearly or annual charge. And, of course, some apps check the Internet continuously, or simply require more data to function. It’s important to understand the true cost of an app—purchase and/or subscription price plus the cost of data used—before downloading.*
- *Give your kids a service budget and set parental controls (through your carrier) if they’re talking or texting too much or are downloading too many apps, songs, videos, games and ringtones.*
- *Wi-Fi lets you do all the same things that network service does, but without using data from your plan bucket. In some cases Wi-Fi may be free, but not always, and rates for Wi-Fi vary. You have to make sure your device settings are correct to use Wi-Fi. Check your manual or contact your carrier for guidance. Then scan for open Wi-Fi before using your network service. But beware of certain privacy and security risks and how to overcome them before sending account numbers and other sensitive data via unsecured Wi-Fi. (Security issues and solutions covered in slide #19.)*
- *Even if you can get a wireless contract, you might consider prepaid service if you have had problems staying within your plan allowances or your wireless budget in the past. Prepaid requires you to “reload” your account before you run out of service and generally has a higher per-unit cost than contract service, but you do not have to deal with the unpleasant surprise of an unaffordable bill.*

ACTIVITY: Wireless Service Case Studies (15 minutes)

➔SLIDE #18

Introduction: This activity asks you and a few of your fellow learners to work together to advise the consumer or consumers described in one of five scenarios. You’ll use what you have learned so far today to determine what choices the consumers in the scenarios should make now, or should have made before. This exercise will prepare you to analyze your own needs and your options, weigh the pros and cons of each, and make wise wireless choices.

- Direct learners to remove the *Wireless Service Case Studies* activity worksheet and the service plan list from their packets.
- Break the class into five smaller groups and assign one of the five case studies to each group. (If the class is very large, you could break it into ten small groups and assign two different groups to work on each of the five case studies—then you could compare the differences in how two groups addressed the same situation.)

- Allow 10 minutes for teams to complete the exercise, basing their recommendations/advice on the information provided in the service plan list and on what they have learned so far.
- After time is up, ask for a volunteer from each group to share his or her group's work with the class.
- Refer to the "Key to Wireless Service Case Studies Activity" for guidance and key points. Encourage discussion about determining needs, weighing the pros and cons of various options, calculating the break-even point (how much service you'd need to use to make one plan a better/cheaper option than another; see example below), and avoiding overages.

EXAMPLE OF HOW TO DETERMINE BREAK-EVEN POINT: When comparing a plan that charges, say, 15¢/minute and a plan that charges a monthly fee of \$8.99 + 10¢/minute, the break-even point is 180 minutes:

$$180 \times 15¢ = \$27$$

or

$$180 \times 10¢ = \$18 + \$8.99 = \$26.99$$

In this scenario, you would be better off paying the flat fee and getting the 10¢/minute rate if you planned to talk 180 minutes or more per month. If you planned to talk fewer than 180 minutes, you would pay less by avoiding the monthly fee and paying 15¢ per minute.

Wireless Privacy and Security (15 minutes)

Introduction: Wireless phones can provide users with convenience, entertainment, and even personal safety, but they're not without their risks.

Ask: "What do you think some of the risks of using a wireless phone and wireless service could be?" (Allow a moment for responses.)

→SLIDE #19

Go over slide bullet points, referring to slide notes (**see** the Consumer Privacy section of the Wireless Service Training Manual for additional information):

- 1) *eavesdropping* 2) *an open (unlocked) wireless network, which could allow someone to intercept your wireless data or use your service uninvited* 3) *an unsecured and unencrypted Wi-Fi hotspot, which leaves your data accessible to strangers.*
- 1) *Have private conversations in private.* 2) *On your home wireless network, change the default password for your router; consider turning off SSID (service set identifier) broadcast so that your network is invisible to others; enable WPA (preferable) or WEP encryption; consider lowering the power of your WLAN transmitter to limit signal range to inside your home.* 3) *When using unencrypted public Wi-Fi, use VPN software or a hosted VPN service to set up a "virtual private network; add an "s" after "http" (in other words, "https://") in the URL to try to get an SSL (secure sockets layer) connection; change your settings to ensure you don't automatically connect to the nearest available Wi-Fi; disable file sharing; install or enable a firewall.*
- 1) *Create a strong password for the device—at least eight characters long, using numbers and symbols as well as letters.* 2) *Consider locking the phone when you're not using it and, if possible, setting the phone to automatically lock after a certain period of inactivity.* 3) *Consider a carrier-provided tool or a third-party service or software that*

allows you to lock your device or erase the data remotely. 4) Be sure to erase the phone's hard drive before you donate, discard or sell the device. (Be aware that if your employer provides your phone, the company may have the right to access the information stored on it.)

- *Carriers are not supposed to release your service or billing records to anyone who can't prove they are you. You can further protect yourself by: 1) creating a strong account password that would be impossible for anyone to guess; 2) asking your carrier to deactivate your online account access if you think someone might try to get into it via the Internet; 3) asking your carrier if call details can be removed from your bills.*
- *Contact your carrier right away if your phone is missing—you are responsible for all service used up until the time you notify the carrier of a loss or theft.*
- *Cell phone fraud, or subscription fraud, is a form of identity theft in which the thief opens up a new wireless account under your identity and then lets the bill become delinquent. Early detection is key: Check your phone bill carefully as soon as you receive it to make sure there aren't any unauthorized calls or transactions. Contact your carrier immediately if you see suspicious activity on your bill. And, as always, check your credit report at least once a year (preferably three times a year by staggering your annual three free reports so you get one every four months)—if someone opened a wireless account in your name, you'll see an "inquiry" from the phone company and, possibly, a collection account for the unpaid bill.*

Questions & Answers (10 minutes)

Open the floor to questions.

Refer to the *Wireless Service Training Manual* for answers to some frequently asked questions.

Wrap-up and Evaluation (5 minutes)

→SLIDE #20

Congratulate learners on their participation in the class and wish them success. Thank them for attending 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 learners to attend.

* * *

About Consumer Action

Through multilingual financial education materials, community outreach, and issue-focused advocacy, Consumer Action empowers underrepresented consumers nationwide to assert their rights in the marketplace and financially prosper.

About WirelessED

The Wireless Education Project — or WirelessED — was created by Consumer Action, a national consumer education and advocacy 501(c)3 organization, and sponsored by AT&T. We developed the Wireless Education Project to help consumers learn about mobile voice and data services and manage their use of such services in a cost-effective way.

Non-profit and Government Resources

WirelessED: Wireless Education and Empowerment

www.wirelessed.org

This online resource created by Consumer Action will help you get the best value from the money you spend on wireless services.

WiredKids.org

www.wiredkids.org

Children and parents can learn more about being safe on the Internet.

OnGuard Online

www.onguardonline.gov/topics/hotspots.aspx

Get practical tips to help you be on guard against Internet fraud and protect your personal information.

Privacy Rights Clearinghouse (PRC)

www.PrivacyRights.org

The PRC offers information on a wide range of consumer privacy issues, including wireless and phone records security and identity theft.

Identity Theft Resource Center

www.idtheftcenter.org / 858-693-7935

This national non-profit program is dedicated to the issue of identity theft.

AnnualCreditReport.com

www.AnnualCreditReport.com / 877-322-8228

Request your free annual credit report from each of the three national credit reporting agencies (Equifax, Experian and TransUnion).

DoNotCall.gov

www.donotcall.gov / 888-382-1222

You can add your wireless phone number to the National Do Not Call registry to reduce unwanted marketing calls and text messages.

Federal Communications Commission (FCC)

<http://esupport.fcc.gov/complaints.htm> / fccinfo@fcc.gov / 888-225-5322 (888-835-5322/TTY)

If you're having a problem resolving a billing dispute with your service provider, you can file a complaint with the FCC.

Public Utilities Commission (PUC)

<http://www.naruc.org/commissions.cfm>

Your state's public utilities commission may also handle complaints against wireless companies doing business in your state. You can find the PUC for your state at the site of the National Association of Regulatory Utility Commissioners.

Activity: Reading a Wireless Service Statement

Referring to the sample wireless service statement provided, answer the following questions. Where appropriate, explain your reasoning.

1. Who is the main accountholder for this service contract?
2. What is the last day of service usage that will appear on this statement (in other words, the statement closing date)?
3. How many lines are on this account?
4. How much does it cost to add another line to the account?
5. Which accountholder is interested in knowing his/her daily horoscope?
6. Which accountholder went on an international trip?
7. Did Jane Doe pay her account in full last month?
8. Name three likely reasons why this month's bill is higher than last month's?
9. Does this plan allow the customer to roll over unused minutes from the previous month?
10. Is data service included in the FamilyGab & Text monthly service plan?
11. On what date did the accountholder make a call from outside the U.S.?
12. How many minutes, texts and data are included in the plan allowances?
13. How much does it cost to use directory assistance?
14. What is the price/cost of regular (not int'l) overage minutes, text messages and data?
15. What is the price/cost of international roaming minutes, text messages and data?
16. How much did the accountholder pay to use network data service while she was outside the U.S.?
17. What is the fee Jane would have to pay if she paid her bill late?
18. What two pieces of advice would you give this family to reduce their wireless bill?

Service Charges

Access Charges:

FamilyGab & Text Monthly Service Plan (main acct)	\$68.00
FamilyGab & Text add-on (@8.99 each)	\$17.98
Data Plan	\$34.99
International roaming plan	\$5.99

Feature Charges:

Three-way calling	\$2.70
Instant call forwarding	\$3.75

Usage Charges:

Voice	\$79.88
Text Messaging	\$31.40
Data	\$131.60
	\$376.29

- Access Charges include the flat monthly access rate(s) for your service plan(s).
- Feature Charges include the monthly fee for all optional features.
- Usage Charges include the billed overage, roaming, or long distance for each type of service.

Purchases

Horoscope Subscription (acct 1-1234)	\$0.99
Ringtone (Reveille) (acct 3-9012)	\$1.99
Game (Jeopardy) (acct 2-5678)	\$3.99
	\$6.97

Taxes, Fees & Surcharges

911 Surcharge	\$1.50
E911 Cost Recovery Fee	\$2.30
Federal Universal Service Fee	\$1.69
Regulatory Cost Recovery Fee	\$0.25
Wireless Number Portability Fee	\$0.65
State/Municipal Telecommunications Tax	\$5.70
State Sales Tax	\$2.36
	\$14.45

CURRENT CHARGES FOR 123-555-1234 + 2 SUBACCTS \$397.71

SMS/Text Message Detail

Date	Time	Number	Messages	Direction	Total
02/07	11:35P	123-555-1234	1	Incoming	0.00
02/07	11:37P	123-555-5678	1	Outgoing	0.00
02/19	5:38A	123-555-1213	1-Int'l	Outgoing	0.40
02/19	6:02A	123-555-9876	2-Int'l	Outgoing	0.80
xx/xx	x:xx	xxx-xxx-xxxx	x	Xxxxxxxx	x.xx
xx/xx	x:xx	xxx-xxx-xxxx	x	Xxxxxxxx	x.xx
xx/xx	x:xx	xxx-xxx-xxxx	x	Xxxxxxxx	x.xx

Data Charges

Plan Allowance	200 MB@0.00	\$0.00
Non-plan/Overage	14 MB@1.99	\$27.86
International Roaming	26 MB@3.99	\$103.74
		\$131.60

Data Summary

Line/ User	Plan Data	Int'l Roaming	Picture Msgs	Video Msgs	Overage
#1-1234	82	26	6	0	8
#2-5678	18	0	2	1	0
#3-9012	100	0	3	0	6

Data Detail

Date	Time	Type	KB/MB	Rate	Total
02/06	3:14P	Data	142 KB	0.00	0.00
02/12	5:52P	Data	3 MB	0.00	0.00
02/19	4:37A	Data	14 MB	3.99	55.86
02/20	12:22P	Multimedia Msg	600KB	0.00	0.00
02/20	9:55A	Data	12MB	3.99	47.88
xx/xx	xx:xx	xxxxx	xxXX	x.xx	x.xx
xx/xx	xx:xx	xxxxx	xxXX	x.xx	x.xx
xx/xx	xx:xx	xxxxx	xxXX	x.xx	x.xx

General Information

- For customer service, call 888-555-1212.
- Late fee: \$25 if your payment arrives after the due date.
- Returned/rejected payment fee: \$25 if your check is returned unpaid or your bank rejects an electronic payment.
- Do not send notes/letters with payment. Send them to: AAA Telecommunications Co., 123 Wireless Way, Ste 400, Talk City, AL 35121
- Calls to our customer service department may be monitored to ensure quality.
- Questions about accessibility for persons with disabilities: 800-555-1212.

Key to Reading a Wireless Service Statement Activity

1. Who is the main accountholder for this service contract?
 - A. Jane Doe; the bill is addressed to her.
2. What is the last day of service usage that will appear on this statement (in other words, the statement closing date)?
 - A. 3/4/11 (shown at the top right side of the first page)
3. How many lines are on this account?
 - A. 3—Jane Doe plus two other lines, which are referenced in the call, text and data summaries (#1-1234, #2-5678 and #3-9012) and under “Access Charges” at the top of page 2
4. How much does it cost to add another line to the account?
 - A. \$8.99 (indicated in the second line under “Access Charges” at the top of page 2)
5. Which accountholder is interested in knowing his/her daily horoscope?
 - A. Jane, the main account (#1-1234), is indicated as the purchaser of the horoscope subscription.
6. Which accountholder went on an international trip?
 - A. Jane, the main account (#1-1234) is indicated as the person who used the roaming minutes, texts and data under the summary sections.
7. Did Jane Doe pay her account in full last month?
 - A. Yes; “Previous Account Activity” on page 1 shows that Jane paid the full amount of the previous month’s balance.
8. Name three likely reasons why this month’s bill is higher than last month’s?
 - A. 1) Jane went on a trip and used her device while out of the country (int’l roaming voice, text and data charges appear on the bill). 2) The family went over their plan allowances, accruing overages on voice, text and data service. 3) The family made a few app/game/ringtone purchases.
9. Does this plan allow the customer to roll over unused minutes from the previous month?
 - A. Yes; this month the customer used 73 rollover minutes from last month (indicated under “Rollover Minutes” in the “Call Charges” section at the top of page 3).
10. Is data service included in the FamilyGab & Text monthly service plan?
 - A. No, the customer had to purchase a separate data plan—200 MB for \$34.99 (the third line under “Access Charges” at the top of page 2).
11. On what date did the accountholder make a call from outside the U.S.?
 - A. On 2/18, for 32 minutes (indicated by N under the Rate Code, which stands for international).
12. How many minutes, texts and data are included in the plan allowances?
 - A. 1,000 minutes/750 text messages/200MB data (indicated by “Plan Allowance” under the “Call Charges,” “SMS/Text Message Charges” and “Data Charges” sections)
13. How much does it cost to use directory assistance?
 - A. \$2 per call (indicated under the “Call Charges” and “Call Detail” sections)

14. What is the price/cost of regular (not int'l) overage minutes, text messages and data?
 - A. 20¢/minute, 25¢/text, and \$1.99/MB (indicated by “Non-plan/Overage” under the “Call Charges,” “SMS/Text Message Charges” and “Data Charges” sections)
15. What is the price/cost of international roaming minutes, text messages and data?
 - A. 99¢/minute, 40¢/text, \$3.99/MB (indicated by “International Roaming” under the “Call Charges,” “SMS/Text Message Charges” and “Data Charges” sections)
16. How much did the accountholder pay to use network data service while she was outside the U.S.?
 - A. \$103.74 for 26 MB (listed as “International Roaming” under the “Data Charges” section)
17. What is the fee Jane would have to pay if she paid her bill late?
 - A. \$25 (second bullet point under “General Information on page 4)
18. What two pieces of advice would you give this family to reduce their wireless bill?
 - A. 1) Avoid using network service when in another country—use Wi-Fi, prepaid calling card, Internet calling apps, and other lower-cost options. 2) Consider switching to a plan that has higher allowances or unlimited service to avoid overages. Until then, Jane might want to consider using parental controls to help reduce the chance of overages.

Activity: Wireless Service Case Studies

Make recommendations for the consumer(s) in each scenario using the available Wireless Service Options (separate sheet) and what you have learned so far. There may be more than one good plan or combination of plans for each scenario. Be prepared to explain your advice.

1. Ana and Lee are looking for new wireless service. The couple use their data-ready phones mainly to talk to each other during the workday and to order food, let work know they're stuck in traffic, etc. They want to include their 15-year-old daughter in their next service plan. They expect she'll use her phone to be in touch with them, but they realize she'll also want to use it for texting, downloading music, and more. What plan(s) would work well for the family? What advice would you give to help them manage their service?

2. Laura has a landline in her apartment that she uses to talk to friends and family whenever she's at home. At work, she can use her office phone to make any necessary calls. She hasn't gotten a cell phone because she didn't really feel like she needed one or could afford one. But since she started working longer hours and walking home after dark, Laura has been thinking that having a cell phone might make her feel safer. She worries, though, about taking on another monthly bill when money is already tight. What would you advise Laura to do?

3. Franklin, a self-employed electrician, uses his smartphone for everything—he doesn't have a landline or a computer. He doesn't travel, but his parents live in China and he calls and emails them frequently. Franklin is looking for new wireless service that makes conducting his business and staying in contact with his family more affordable. What would you suggest?

4. Leslie is going to study in Rome for three months. She is generally satisfied with her nationwide wireless voice/text/data service plan and her unlocked GSM smartphone, but she's wondering how to reduce her costs of staying connected locally and with the U.S. while she's in Italy. What do you recommend?

5. Last year, Art and Deanna's wireless service account was closed and sent to a collection agency because the couple couldn't afford to pay the bill. Now they are back on their feet and would like to get cell phones again, especially since they both spend their workdays driving from job to job in the city—it would be nice to know they could reach each other if necessary, and it would be convenient to be able to call or text to confirm the next job appointment. They have a landline at home and a computer with cable Internet. What do you think would work for Art and Deanna?

Wireless Service Options (for case studies)

<p>#1 Family nationwide plan 500 anytime minutes Family members talk free 750 text messages 25¢/min & 25¢/text overage \$69.99</p>	<p>#2 Individual nationwide plan Unlimited minutes Unlimited texts \$2 flat fee on any day you use service</p>	<p>#3 International calling plan \$6.99/month + 99¢/min</p>
<p>#4 Data plan* 200 MB 99¢/MB domestic overage \$32.95</p>	<p>#5 Data plan* 50 MB \$1.19/MB domestic overage \$11.99</p>	<p>#6 Pay-per-use domestic 25¢/min 30¢/text \$2.99/MB data</p>
<p>#7 Prepaid individual plan Unlimited minutes Unlimited texts \$55.00</p>	<p>#8 Individual regional plan Unlimited minutes Unlimited text messages \$38.95</p>	<p>#9 International roaming plan \$7.99/month + \$1.29/min 45¢/text 3¢/KB</p>
<p>#10 International roaming 200 minutes for \$99 <i>and/or</i> 50 text messages for \$20 <i>and/or</i> 25 MB for \$29.99</p>	<p>#11 Family nationwide plan 1500 anytime minutes Family members talk free 500 text messages 10¢/min & 15¢/text overage \$79.99</p>	<p>#12 Individual nationwide plan Unlimited minutes Unlimited texts \$50.95</p>
<p>#13 Pay-per-use int'l calling 1.39/min voice</p>	<p>#14 Data plan* Unlimited data \$45.00</p>	<p>#15 Pay-per-use int'l roaming \$1.89/min 50¢/text 6.5¢/KB</p>
<p>#16 Prepaid individual plan 200 minutes 100 text messages 30¢/min & 40¢/text overage \$30</p>	<p>#17 Individual nationwide plan 500 anytime minutes Free nights & weekends 250 text messages 15¢/min & 20¢/text overage \$28.95</p>	<p>#18 Prepaid pay-as-you-go 28¢/minute 35¢/text</p>

*Depending on the consumer's device (i.e., smartphone), a data plan may be required.

Key to *Wireless Service Case Studies Activity*

1. Advice for Ana and Lee:

Ana and Lee need a family plan. That narrows their choices to plans #1 and #11. Since the couple talks to each other frequently on weekdays, they need to have either a lot of anytime minutes (as opposed to free evening and weekend minutes) or a plan that allows family members to talk to each other free. Since both plans #1 and #11 do that, they need to consider anytime minutes, texting, and price. Since they don't need that many anytime minutes for non-family calls, but their daughter is likely to do a lot of texting, plan #1 may be their best choice. For \$10 less (\$69.99 instead of \$79.99), they get 500 anytime minutes, which is probably sufficient to make those short calls to a restaurant, work, etc. (1,500 on plan #11 might be too much and go to waste) and they get 750 text messages instead of just 500—additional protection against a text message overage.

They'll have to buy data service separately, as an add-on to plan #1. It doesn't sound like Ana and Lee use much data, but they clearly expect their daughter to use some. They'll have to choose between plans #4, #5 and #14. It is up to the parents to decide whether to go with 50 MB or 200 MB—their decision may be based partly on price (\$11.99 vs \$32.95).

Regardless of which plan(s) Ana and Lee choose, they should investigate their carrier's parental control options to identify whether and how to limit usage to avoid overages. And they should make use of their carriers' tracking and monitoring tools to keep track of the usage. Additionally, they can use usage alerts, if their carrier provides alerts for the services, or a third-party tool that notifies them when they approach their service limits.

2. Advice for Laura:

Laura needs an individual plan, which narrows her choices to plans #2, #6, #7, #8, #12, #16, #17 and #18. She clearly intends to use her phone specifically for calls, so texting is not a major consideration, and data is not needed at all.

Since money is tight and she really only wants the phone for safety, Laura will want to choose the most economical voice plan available. We can rule out plans #7, #8 and #12 because she doesn't need that much service, especially at such a significant monthly payment.

Prepaid plan #18 has higher rates than plan #6, so let's rule that one out.

Prepaid plan #16 is more expensive for less service, so let's rule that one out, too.

Plans #2, #6, and #17 are all reasonable options. Plan #2 could potentially cost \$60 per month if Laura used her phone (even just to access voicemail) every day (\$2 x 30 days), but it could also be her best option if she really only turned it on in an emergency or no more than a couple of times a week.

If she thinks she might use the phone more than that, then she should consider plans #6 and #16. Which one should she choose?

If Laura is going to use fewer than 116 minutes per month, she will save money by going with plan #6. If she will use 116 or more minutes per month, she may as well go with plan #17 because for the same \$29 ($116 \times 25\text{¢} = \29 on plan #6) she gets 200 minutes, and anything over that amount is at a lower overage rate of 15¢/min compared to 25¢/min

3. Advice for Franklin:

Franklin will need voice, text and data service for his smartphone, especially since he doesn't have a computer or a landline and relies on his phone for all communications and Internet access. He also needs to find a way to reduce the cost of calling China.

Plans #2, #8, #12 and #17 are all options for his domestic voice and text service (rates on plans #6 and #18 are too high for a heavy user).

We'll rule out plan #2 since he uses his phone everyday—daily access of \$2 puts his monthly bill at \$60, and there are less expensive options.

Plan #17 is less expensive than plan #8, but the anytime minutes are limited and probably are not enough for someone who doesn't have an office phone or a landline to use. Since Franklin doesn't travel, there's no point in him paying an extra \$12 for plan #12 to get nationwide calling. So plan #8 would probably be Franklin's best choice, and since the service is unlimited, he won't have to worry about monitoring it closely to avoid overages.

He still needs a data plan. He can choose among data plans #4, #5 and #14. Because Franklin doesn't have a computer and he emails his parents frequently, 50 MB may not be enough, so we'll rule out plan #5. To decide between #4 and #14, Franklin should use a carrier-provided online calculator to estimate how much data he will most likely use in a month. If it exceeds or comes close to 200 MB, he might be wise to pay the extra \$12.05 for the unlimited plan (#14) and avoid the possibility of incurring overage charges.

Lastly, Franklin should sign up for plan #3 to reduce his long-distance rate to China from \$1.39/minute (box #13) to \$0.99/minute. If he calls China at least 18 minutes per month—and it sounds like he is talking to his parents more than that—it makes sense for him to choose plan number #3 and pay the \$6.99 monthly fee to get the lower per-minute rate ($18 \times 1.39/\text{min} = \25.02 vs $18 \times .99/\text{min} = \$17.82 + \$6.99 = \24.81).

4. Advice for Leslie:

Leslie's trip is long enough that she could really rack up a major wireless bill if she doesn't make a plan for managing her costs.

Since she has an unlocked GSM phone, she has the option to change out her SIM card for a local and/or prepaid SIM card, which would reduce her calling and texting rates greatly over her carrier's network rates. Another option is to use an Internet-based calling app, such as Skype or Vonage, to make really inexpensive outgoing calls using Wi-Fi. Or, Leslie could completely stop using her cell phone for calling while in Rome and, instead, use a prepaid local calling card to make inexpensive calls from landlines.

There's still the issue of data.

To avoid using carrier data while traveling outside the U.S., Leslie should turn off her wireless network and set automated data-using functions to off or manual, set email on manual, set her phone to airplane mode and use Wi-Fi whenever it's available. (See the "Minimizing data usage while roaming" section of the international roaming brochure for more details.)

If Leslie is committed to all these cost-saving measures, she could avoid paying for an international roaming plan (#9 or #10). However, she should understand that if she does end up using her carrier's non-plan international roaming service, she will be paying much higher per-minute, per-text and per-byte rates (box #15) and they will rack up very quickly.

If Leslie decides to purchase plan #9, which carries a monthly fee, she should check with her carrier before canceling it when she returns home to make sure she won't be exposed to additional costs because some network activity hasn't posted yet. She should also take advantage of carrier tools and account information updates to track just how much service she is using and stop before it becomes unaffordable.

5. Advice for Art and Deanna:

Assuming Art and Deanna will need to get a prepaid plan because their unpaid wireless bill is still showing on their credit report as a recent item, their options are narrowed to plans #7, #16 and #18.

Since they will have to pay for two individual plans, we can rule out plan #7—at \$55/month they'd be paying a hefty \$110 on top of their landline and cable Internet at home.

They could choose to pay a total of \$60/month for plan #16 (2 x \$30) and get 200 minutes and 100 texts each.

Of course, they could avoid a monthly fee by going with plan #18, but if they used the same amount of service under that plan (200 minutes and 100 texts) that they would get under plan #16, they would pay \$91 each per month, or \$182 total.

Plan #18 really only makes sense if Art and Deanna use far less service than is provided in plan #16. Given that they are apart and traveling from job to job during the day, it sounds like they might use the service provided with plan #16. However, rather than guess, they should use an online calculator to come up with as accurate an estimate as possible for how much voice and text service they will each use in a month, and make their plan selection only then.

If Art and Deanna do choose plan #16, they should use carrier or third-party tools to monitor their usage and alert them if they are approaching their allowance limits. The overage rates of 30¢/min and 40¢/text are significant and could quickly add up to an unaffordable bill.

Data doesn't appear to be a big need for the couple since they have high-speed Internet at home. Omitting data service will allow them to save money not only on their monthly wireless bill but on the devices as well.

Checklist for Choosing a Wireless Phone

Fill in the boxes or circle the appropriate choice. When rating a particular feature,
1 = poor/unsatisfactory and 5 = excellent/completely satisfied.

	Device A	Device B	Device C
Brand/model/OS			
Smartphone	yes no	yes no	yes no
Technology	CDMA GSM	CDMA GSM	CDMA GSM
Compatible carrier(s)			
Seller/Source			
Price	\$	\$	\$
Keypad	touchscreen buttons	touchscreen buttons	touchscreen buttons
Phone size	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5
Appearance	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5
Layout	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5
Screen size	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5
Picture quality	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5
Sound quality	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5
Call quality	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5
Photo/video quality	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5
Preloaded apps			
Other/Notes			

Training Evaluation: Wireless Service

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 available wireless service options and what to consider when choosing a plan.

Strongly agree Agree Disagree Strongly disagree

2. I understand what types of activity can increase my wireless bill and I know how to avoid unexpected or unaffordable charges.

Strongly agree Agree Disagree Strongly disagree

3. I'm aware of tools for monitoring my wireless usage and ways to manage or reduce my network usage.

Strongly agree Agree Disagree Strongly disagree

4. I understand better how to protect my privacy when using wireless service.

Strongly agree Agree Disagree Strongly disagree

5. I can use what I learned today to make improvements in my financial life.

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

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

Thank you for attending!