

## Smart phones: Avoiding High Bills Downloading Data on your Mobile

Using your mobile phone for accessing the internet and email has become more common with faster networks and the increase in smartphones such as the iPhone, HTC, Next G, and 3G handsets. More and more mobile phone plans now come with a certain amount of data download included as part of your monthly allowance. Exceeding your data allowance per month may lead to an unexpected high bill.

Learning how to use and monitor your download usage effectively is the best protection against high bills. Follow these simple steps to save money:

1. Learn about mobile data packages before you sign up for one.
2. If you are getting a new mobile find out if your plan includes any data allowance and how much.
3. Decide what your likely data use on your mobile will be e.g. downloading emails, internet browsing, instant messaging, social networking, global positioning systems (GPS), downloading games, videos, music, or watching TV programs.
4. Talk to people you know who are using data on their mobiles already and ask about the features on their phones and how they are being charged.
5. Look for plans with real limits. Beware of terms such as “capped”, “free”, “unlimited”; and asterisks \* or other symbols – make sure you read what they refer to. In particular, make sure you understand about any limitations and exceptions which can lead to extra charges.
6. Read the fine print and ask lots of questions about the charging and make sure you know when your first billing period finishes.
7. Understand what is “free” and what is not included for example, “free for your first month”, may only include up until your first bill not a full month. Start on a low plan and monitor your use so you don't go over your data allowance in the first month and then make a more informed decision about changing your plan the next month. If you need to – you can usually increase your plan without penalty but you can't always decrease it within your contract time.

Beware of mobile application upgrades which may be set on automatic and chew your download up.

8. Monitor your data usage.
  - a. Some phones monitor your data usage automatically, look in settings, however you may need to reset these meters at the start of your billing period.
  - b. Call your service provider's customer service line and ask how much data you have used so far this billing cycle.
  - c. Log in to your online account and check your data usage.
9. Avoid sites that require you to download large amounts of data, such as YouTube, and sites with lots of graphics and animations.
10. Learn how to measure downloads – you may be billed per kilobyte (KB) this might appear on your bill as megabytes (MB) or gigabytes (GB) depending on how much you download.