

## Everyday Money Saving Tips

1. Be aware that when service providers advertise short term savings, these may not result in savings for the long term.

2. Watch that your download limits on phone and internet are not exceeded. You can do this by using meters provided.

3. Start on a low plan and monitor your use. You can usually increase your plan without penalty but you can't always decrease it within your contract time.

4. It is not always necessary to change plans, you may simply need to change your calling activity. For example make calls during off-peak times or free hours.

5. Check your bill to see if you are being charged for any mobile premium subscriptions (horoscopes, weather reports etc). Contact your service provider to end such subscriptions.

6. Before signing up for a bundle deal (mobile, Internet and fixed line) consider your average usage and whether this package is necessary for your everyday needs.

7. Being on the same network as friends and family can give you savings on your bill.

8. Make sure you understand your current bill before you make changes to your plan. Note any new offers and the impact these may have on your charges.

9. Always read the fine print before signing contracts.

10. 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.

11. Be cautious of hidden costs such as message bank, voice mail, directory numbers, exclusions on 13 and 1800 numbers.

12. The payment methods for your bill can add up to extra costs, and can differ from provider to provider. Details on the charges should be available on the service provider's website or through their customer service line.

13. Be aware that most service providers are now charging for paper bills.