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## Choosing a Long Distance Plan

By Alyice Edrich

### Choosing a Long Distance Plan by Alyice Edrich

Long Distance rates are on the rise! Have you ever said to yourself, "Some companies charge a monthly usage fee and I don't have to pay a monthly usage fee with my ten cents a minute plan. Why would I want to switch?"

Let's break this down a bit for you:

.10 cents a minute times 200 minutes per month = \$20.00 a month  
.045 cents per minute times 200 minutes per month = \$9.00 a month.  
Even if you add in the \$2 monthly usage fee, the total for your long distance bill is only \$11.00!  
That is a savings of \$9 per month or \$108 per year. Why not take that \$108 per year and invest it in a single share stock option and watch that money grow, instead of just throwing it away?  
So how does one choose the right Long Distance Plan?

Are your long distance calls for pleasure or business?  
When do you make the most calls -- time of day/day of week?  
What area do you call the most?  
How long do your calls last?  
Do you need a plan that allows you to call all over the world, at any given moment, offering the best rates 24/7 or do you need a plan that allows you to call one particular area for the best rate?

## Choosing a Long Distance Plan

Are there time restrictions on when you can call for the best rates and if so, will those restraints work out for your calling needs?

Carefully evaluate package deals. Sometimes, you can get cheaper deals by making your own package. In other words, pick and choose individual plans versus taking a "package" full of unnecessary items simply because the amount of hours you use your long distance complies with the minutes in the package.

Read the fine print to any plan before you sign on. Know what you are getting, so that there are no surprises.

What is a Dial-Around Service and are they better than having the standard long distance plans?

Dial Around phone service simply means that you are "dialing around your current long distance carrier." This means that you are using a 800 number, then dialing a pin number, then dialing the number you wish to call. (Automatic entry on pre-designated phones such as your home phone.)

You can use a Dial Around phone service even if you do not have a

land-line long distance carrier because it works the same way a calling card works. The difference is that you are billed monthly based on the calls you make.

Dial Around programs work best when you live in an area that doesn't offer great low rates for long distance, when you travel away from home and tend to make a lot of calling card or hotel room calls, or when you live in a dorm where you do not have the option of changing the long distance carrier or getting cheaper long distance rates.

Make sure you know the fees involved in Dial Around programs...

What are their universal service fees (USF)?

Is there a minimum usage fee?

What is the per minute fee?

Is there a monthly fee and will it be waived over a certain usage?

Are there time restrictions on when you can call for the best rate?

The most important thing about picking your long distance plan is sit down and figure out what types of calls you make on a daily basis, what time of day, what city and state, how many minutes per month, etc. Once you have this broken down, it is time to research plans.

Pick the best plan for the calls you make and don't shy away from a monthly usage fee because adding in that fee can still cut your over all monthly costs down substantially.

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## **Tips for Lowering Your Long Distance Telephone Bill**

**By David McDonough**

### **Tips for Lowering Your Long Distance Telephone Bill by David McDonough**

If you think your long distance company is charging you too much – in flat fees, monthly minimums or per-minute charges -- the Better Business Bureau, along with the Federal Communication Commission, offer the following options which may help lower your monthly bill.

Call your long distance telephone company and ask about calling plans. Ask if changing your calling plan will lower your bill, based on your calling history. Are there any monthly flat fees or plans that your company recommends? What about other charges for federal and state programs and taxes?

Switch long distance companies. Know your calling pattern. Do you make most of your calls on the weekend? Or are most of your calls during the weekdays? Contact other long-distance carriers to ask about their monthly flat fees and per-minute rates. Ask about other charges for federal and state programs and taxes. You may be surprised to find out that not all companies have the same charges for federal programs. It pays to shop around!

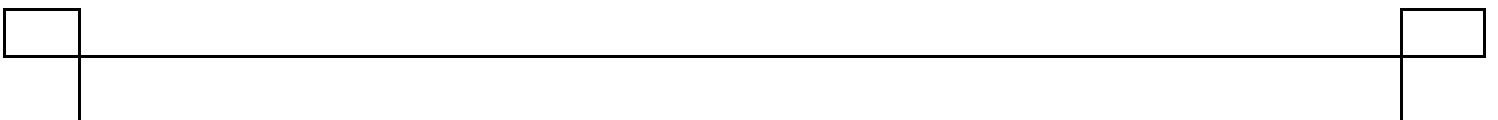
Consider dropping your long distance company. You can drop your current long distance company without switching to another company. If you make very few long-distance calls each month (or no calls at all), you may be able to save money by dropping your long distance company. If you do this, you will have no "presubscribed" long-distance company. That means you will not be able to make long distance calls by dialing "1" plus the area code and phone number. However, you can still make long distance calls by using dial-around companies. Before choosing a dial-around company, do your homework. Ask the company whether any flat monthly charges apply. Also, what are the per-minute rates? Are any charges for federal or state programs added? To drop your long-distance carrier, contact your local phone company and tell them you no longer wish to have a presubscribed long-distance carrier for your phone line. Your local phone company may charge you a small fee to drop your long-distance company, the same fee it charges customers who switch long-distance companies, and it may charge you a "Presubscribed Interexchange Carrier Charge" directly.

Webmaster and owner of TheLowestRates.Com, LLC – Your

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