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## Shrink Your Long Distance Bill, Part 2

By Chris Andrews

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In part one we looked at plans for the average long distance caller. But what if you make LOTS of calls?

– High Usage Plans –

Let's say you make three, four, five hours of long distance calls each week. There are four different service types you want to consider:

- 1) A Per Minute Plan.
- 2) Bundled Service, which includes both unlimited local and unlimited long distance for one set rate.
- 3) Unlimited Long Distance, for a set monthly price.
- 4) Fixed Price Long Distance, ie: \$30/month for up to 3000 minutes.

If you use a lot of long distance, it's worth sitting down with a calculator and doing a little figuring.

Start by estimating how much time you spend making long distance calls. Figure out what this would cost using a low cost per minute service. Compare this to what you would pay with an unlimited or fixed price long distance service in your area.

Then combine your estimated long distance cost with the price of your current local service bill. Compare this with what you would be paying for a bundled (combined) local and long distance service.

Keep in mind that fees and taxes often raise the advertised price of most unlimited plans by \$10 to \$15 a month.

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If it looks like a bundled, unlimited or fixed price long distance plan would be cheaper than using a per minute service, your next step is to read the plan's fine print.

Most 'unlimited' plans are actually limited in the fine print. Generally you'll have lots of time, but not endless time. Look for anything that indicates additional charges for in-state long distance calls. Do you make international calls? Check to see if they are included. Be aware that some unlimited plans are only unlimited if the person you're calling to is on the same plan.

Unlimited plans can be great for high usage callers, but it's very important to read the fine print and fully understand the plan before you sign up. Keep in mind that you're committing yourself to pay for a high priced plan whether you use lots of service or not. If the amount of long distance you use varies

from month to month, you might come out ahead by sticking with a per minute plan. Calculate out the costs and consider your future calling patterns carefully.

– Compare and Save –

When considering any long distance plan (whether per minute, fixed or unlimited) you need to get a list of the following costs: the interstate (state to state) rate, the service fee, USF Charge, PICC Fees, Carrier Recovery Charge, in-state rates, and any minimum usage requirements. If you make international calls, get international rates and any international plan fee.

These costs vary from company to company. If you can't find them on the company's advertisement or website, ask about them. Asking questions is a good way to learn what the company is like before you sign up with them.

You CAN make a smart choice when it comes to long distance. It's well worth applying yourself and getting a lower rate.

Chris Andrews is the president of Andrews 3.8¢ Long Distance. He provides free consultations to our readers. Just email your long distance questions to [chris@andrews.com](mailto:chris@andrews.com). New customers are welcome, visit <http://www.andrews.com> for details.

### **How to Shrink Your Phone Bill**

**By Brad Dudley**

Most people don't think it makes a difference which long distance provider they choose anymore. But, fact of the matter is, if you are still using one of the big three, you could save up to 60% on your monthly phone bill.

If you know what you are spending, you have already made the first step toward saving. The long distance rate is only part of the whole picture when it comes to choosing a long distance company.

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The fees from one company to the next make a bigger difference than the actual rate in many cases. For example, a lot of long distance plans with very low rates have higher monthly fees. This is alright if you spend enough every month to make up for the fees. But, usually those who only spend \$30 or less per month are better off with a long distance provider that offers low fees or no fees and a slightly higher rate. Those who spend more than \$30 a month may wish to look into an unlimited long distance calling plan. Recently, these plans have become more popular, and for good reason. Some of them offer unlimited long distance for less than \$30 per month.

Along the same lines as the unlimited long distance plans, you may want to use a bundled service. These plans combine your local phone calls and long distance phone calls on one bill. Some plans are available for as little as \$50 per month with unlimited local calls, unlimited long distance, and the most popular features such as call waiting, caller id, speed dial, and three way calling.

Another way to save is with a dial-around service. These services bypass your long distance provider and can save you money if used properly. In states where in-state long distance rates are very high, your rate with a dial around will be much better. The biggest fallback with a dial around is that they require you to dial more numbers. We've all seen the commercials for 10-10-987 and so on. Many dial around services, however, use ANI recognition to recognize your account. This alleviates the need to dial a pin number. Dial around services are also great for international long distance calls.

Hopefully, you no longer feel like you have to pay outrageous phone bills just because there are no better options out there. Explore your options and you will be amazed by what you discover.

The author is Brad Dudley, an independent communications consultant who offers information and comparison services for business and residential communications consumers. This article is available for reprint only with the express written consent of the author, and is the sole property of the author and Best Rate Discount Long Distance.

How to Shrink Your Phone Bill

Shrink Your Long Distance Bill, Part 1

Tips for Lowering Your Long Distance Telephone Bill

Long Distance Service – Price per Minute

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