



Town of Sudbury

Board of Health Social Work Department

DPW Building
275 Old Lancaster Road
Sudbury, MA 01776
978 440-5476

Buying a Phone and Phone Plan

Buying a new cell phone or deciding on a phone plan can be overwhelming. From the type of phone to what is included in a plan there are numerous options to choose from when making this type of purchase. Below you will find some helpful tips to make the process clearer and less intimidating.

Steps to take when buying a cell phone

- Before going to the store:
 - Figure out your options
 - Do you have a free upgrade on your current plan?
 - Are you staying with your current carrier or switching?
 - What is your credit score?
 - Are you willing to sign a contract?
 - Figure out your budget
 - How much can you spend per year on a phone and a plan?
 - How much will the phone/plan you want cost you per year?
 - Consider taxes, fees, ends of promotions, warranties, insurance, maintenance, and usage overage fees.
 - Research service carriers
 - This includes Verizon, AT&T, Sprint, T-Mobile, U.S. Cellular, Metro PCS, Cricket, Virgin Mobile, Boost Mobile, Xfinity Mobile, Pay-as-you-go plans, etc.
 - Find out if any carrier has exclusive products.
 - Find out if your desired carrier offers coverage in your area and at what quality.
 - Look up *all* of the contract options for your desired carrier. They might not always advertise the cheapest options.
 - Talk to people you know
 - Ask what carrier they use and if they like their service.
 - Ask about the type of cell phone they have, if they like it or have any issues.
 - Consider a pre-paid cell phone
 - This could be a great shorter term option for some consumers.
 - Available at a wide range of retailers.
 - Come with a set number of minutes and texts, sometimes with option to add more.
 - A one-time purchase with no contracts or additional monthly fees.
 - Consider features that are important to you
 - Camera quality
 - Storage
 - Media player
 - Device compatibility
 - Durability

- Research prices and consumer reports
 - Find out about different types of phones and smartphones.
 - Compare prices and features.
 - Read reviews and user reports.
 - *Consider getting a refurbished phone at a lower cost.*
- What to do once you're at the store...
 - Look at the inventory
 - Before talking to a sales rep, walk around the store and look at the products offered.
 - Does the store have the devices you've been researching?
 - Do prices in the store compare to what you've seen online?
 - Many people gravitate toward the big name popular phones. Ask about lesser known models and brands that can meet your phone needs for a fraction of the price.
 - Talk to a sale representative
 - Keep in mind that a sales representative's job is to be friendly, build a sense of trust, and convince you that you should purchase their product. Their goal is not to think about what purchase is in your best financial interest.
 - Ask them about all taxes, fees, insurance and related phone costs for each phone. Phone companies are notorious for leaving out these details until they have your credit card or cash in hand.
 - Let them know if you have an existing contract.
 - Ask about new-customer discounts if you do not have an existing contract.
 - Tell them about the specific features you are looking for in a phone.
 - Push for a better deal if they give you a quote.
 - Let the salesperson know if you've seen a better deal somewhere else.
 - Purchase a phone, but only if you're ready
 - If you feel like you're getting a good deal on the phone you want, and have had all your questions answered, that is the time to make the purchase.
 - However, there is nothing wrong with walking away from a sale if it doesn't fit your budget or if a device does not have the features you have.
 - Shopping around a few different stores can be very beneficial, and also potentially get you a better deal if you let the salesperson know you're looking elsewhere!

Phone Insurance

- Is there a manufacturer's warranty on the phone that would cover any needed repairs or replacement and negate the need for additional insurance?
- What is the cost of the insurance?
- What does it cover?
- What is the deductible if you need to replace your phone? Is the deductible close to the cost of purchasing a new phone? If so, it does not make sense to buy insurance, but rather to save the

money in case of the need for a new phone arises.

- Some companies now have different levels of insurance with a range of costs, but they may only offer you the most expensive option. Always ask to have all of your insurance options explained before making a purchase, and only buy what you need.

Low-Cost Phone Options

- SpeedTalk
 - Uses T-Mobile network
 - \$5/month plan: 100 minutes, 100 texts, 100 MB of data
 - \$99/year plan: 500 minutes, 500 MB of data and unlimited texts per month
- Unreal Mobile
 - Run by FreedomPop, uses Sprint or AT&T networks
 - \$10/month plan: unlimited calling and texting and 1GB of data
- Red Pocket
 - \$10/month Essentials Plan: 500 minutes, 500 texts and 500 MB of data per month on any of the 4 major networks
 - \$19/month plan: unlimited talk and text and 500 MB of data on the Verizon network
- Consumer Cellular
 - Senior-focused system
 - Uses AT&T network
 - \$20/month: 250 minutes, unlimited texts and 250 MB of data
- Mint Mobile
 - Uses T-Mobile network
 - \$45 for 3 months: unlimited talk and text and 2GB of data
 - Also has 5GB and 10GB plans
- Republic Wireless
 - Uses Sprint or T-Mobile networks
 - \$20/month plan: unlimited talk and text and 1GB of data
- US Mobile
 - Uses T-Mobile or Verizon networks
 - \$15/month plan: 600 minutes, 600 texts and 300 MB of data
- Twigby
 - Uses Sprint network
 - \$15/month plan: 300 minutes, unlimited texts and 1GB on data
- Ultra Mobile (*Option for international users*)
 - Uses T-Mobile network
 - \$29/month plan: 4GB of LTE data and unlimited calls to 60 different countries

*****Before purchasing any phone or phone plan it is important to get all of the information from providers such as additional fees and taxes and end dates for promotions, etc.*****

For additional questions, or suggested additions to this list, please call the Sudbury Social Work Office at 978-440-5476 or email socialworker@sudbury.ma.us.

Please visit <https://sudbury.ma.us/socialworker/> for up to date information and additional resources.