

This information is forwarded by the **Love Thy Neighbor Ministry** at Saint Rose of Lima Catholic Church, Milton FL.
Source of Information: The Catholic Foundation of Northwest Florida. Due to the many references, some may not be current but have many useful reference sources. Emails are sent using the Blind Carbon Copy (BCC) method.

This quality of life series focuses primarily on senior citizens plus other supplemental information. You do not have to be a Senior to make use of this information. If you know of a Senior, a parishioner or a neighbor who could use this information you are invited to give them a copy of this email. Fellowship through improved communications is guided by the second greatest commandment. Sometimes an act of kindness can be as simple as a phone call, a visit, or receipt of an email.

Suggestion: Create a separate folder of this information for ease of future reference.

For information about our Parish, click on the following link: <http://parishesonline.com/scripts/HostedSites/Org.asp?ID=14423>

Our parish spirit is rising, is rising.

http://www.legacygifts.org/savvy_senior.jsp?WebID=GL2004-0129&D=200923

Cell Phone Savings for Seniors

Dear Savvy Senior,

A few months ago you wrote a column on simple cell phones for seniors. Can you now write one on cheaper cell phones for seniors on a budget? My wife and I have had a cell phone for nearly two years that we rarely use but like having it for emergency purposes. When our current cell phone contract runs out, we want to find a cheaper option than the \$40 per month we're spending now. What can you tell us?

Fixed Incomers

Dear Fixed,

For seniors who don't use their cell phone very often, but still want one for emergencies or occasional calls, your cheapest option is probably a prepaid plan. Here's what you should know.

Pre-Pay

Prepaid cell phones, also known pay-as-you-go phones, are a smart, cost-cutting option for infrequent cell phone users - those who talk 200 minutes or less a month. With a prepaid phone there's no contract, no fixed monthly bills, no credit checks and no hidden costs that come with traditional cell phone plans. And the savings can be significant. Many prepaid plans average less than \$10 a month.

How They Work

To get started, you have to buy a special prepaid phone (they cost anywhere from \$10 to \$200), and then pre-purchase a certain amount of minutes (for talk or text) that must be used within a specified period of time. (Note: If you already have a phone with one of the major wireless companies, you may be able to have it converted to a prepaid phone.)

The amount of minutes you purchase range from 30 up to 1,000 and typically must be used within 30 to 90 days, but may last up to a year depending on the carrier you choose and the amount of minutes you buy. (Most plans allow minutes to be rolled over if you add time before they expire.) The prices, too, will vary ranging between 5 and 35 cents per minute - the more you buy the cheaper they are. Your phone will keep you updated on how many minutes you have left, and to add minutes, you can buy them on your prepaid phone, through your carrier's Web site or store, or your local retailer.

In addition to the pre-purchased minute's option, some carriers offer prepaid plans that charge a small daily access fee (usually \$1 to \$2) on days you use the phone, plus a per-minute fee. These plans usually offer lower per-minute rates. And some companies even offer flat-rate monthly plans that resemble traditional contract plans, except that customers pay upfront and have no commitment.

Where to Shop

All the major wireless carriers (T-Mobile, Verizon, AT&T) offer prepaid plans today including a host of other companies like TracFone, Virgin Mobile, Boost Mobile, Cricket and many others. To find and compare plans visit www.PrepaidReviews.com, an independent site that rates and compares all prepaid providers and provides links to their Web sites. You can also find prepaid phones at retail stores like Wal-Mart and Target, or at wireless walk-in stores. And to help you choose a plan, visit BillShrink.com (for free) or FixMyCellBill.com (for \$5). Both sites will give you tailored recommendations after you enter in your estimated cell phone use, but they don't compare all prepaid carriers.

Senior Discount Plans

If you are currently using Verizon or AT&T and decide to stay with your contract plan, you can cut your monthly costs by switching to their special senior service plans. These plans are available to customers age 65 and older providing 200 anytime minutes, 500 night and weekend minutes, and unlimited in-network calling for \$30 a month. Sprint offers a similar plan that's available to everybody.

Emergency Only

Another option you should know about is 911 cell phones. These are free, emergency-only cell phones for seniors and victims of abuse. Contact your local law enforcement agency to see if there's an emergency cell phone program near you, or see www.911cellphonebank.org/agencies.asp .

Savvy Tip: If you're in a long-term cellular contract and want to escape without paying the hefty early termination penalty see www.CellSwapper.com and www.CellTradeUSA.com . These companies match cellular customers who want out of their contracts with people who are willing to take them over.