

# 4 Steps to Saving Money On Cell Phone Bills

by Annie Margarita Yang

The average cell phone bill in the United States has now reached \$80/month. For a single line with unlimited talk, text, and data, AT&T, Sprint, T-Mobile, and Verizon charges between \$60 and \$80. Users on a family plan save some money, but not much. I do not believe you're getting a great deal from any of those companies. They've formed an oligopoly in this market.

Listen, I don't want you to be average. Being average is normal; being financially free is not. So keep reading, and you'll learn how to cut your cell phone bill in half!

## Know Your Needs And Usage

Do not simply see what cellular service plans are being offered right now and choose from those. Know exactly what you need and how much you use. You overpay by buying services you do not need. Think about your answers to the following questions:

- Do you need this for daily use, work, or emergencies?
- How many minutes do you call?
- How many text messages do you send?
- How much data do you use?
- Do you need to call internationally?
- Do you need international roaming? How often do you travel?
- Do you care about customer service?
- What about charitable or political donations?

## Reduce Your Data Usage

Once you know how much data you use from the previous step, time to reduce your usage! There are ways we consume data without realizing it. By changing our settings and doing a few things differently, we can cut back on our usage. Today, the less data we use, the less we pay in cell phone bills.

Install Mobile Ad Blockers - Advertisements consume between 18% to 79% of your mobile data allotment. An average of 50% of your data, spent on your dime, used to load advertisements trying to sell you stuff you don't need.

Turn Off Background App Refresh - They don't need to refresh in the background. It's fine to refresh only when you open the app and need to use it.

Fetch Your Email Less Frequently - Unless this phone plan is for work, do you need to be notified of your new emails constantly? Set it to fetch manually when the app is open or to every 30 minutes.

Disable Wi-Fi Assist - Wi-Fi assist uses your data to make up for a spotty Wi-Fi connection. If you have spotty Wi-Fi connection, wait until later! Do you really need to surf your web when you're not at home anyway (assuming you have a strong connection at home)?

Set Photos to Backup Only When Connected To Wi-Fi - You don't need to back up your photos immediately. It can wait until you get home.

Turn Off Automatic App Updates - Same thing. You don't need to update your apps immediately. It can wait until you are home.

Download Media (Music, Podcasts, Videos) For Offline Access - People stream everything nowadays. It's convenient and with unlimited data plans being ubiquitous, why not, right? AT&T, Spring, T-Mobile, and Verizon do not even offer plans without unlimited data. Everyone, stop it! Streaming consumes a lot of data.

Download Offline Maps - If you're driving a longer route, why not download the route on Google Maps or Apple Maps?

Buy A GPS - Better yet, do what I do. I own a Garmin Drive Smart GPS (refurbished). You can buy a similar GPS for \$100 to \$200. It's an upfront cost, but I will still come out ahead from paying much lower cell phone bills. My cell phone bill is only \$15/month.

## **Determine Company With Best Coverage**

[This website shows a coverage map of the entire United States for each company, down to the very block.](#) Amazing what you can find on the Internet with a little research nowadays. Look in your area to

see which one has the best cellular connection and Internet speeds. Do not trust advertisements from service providers always claiming to be the best.

## **Buy A Prepaid Plan From An MNVO**

MNVOs are telecom companies that lease their services from the big four. If the big four do not lease their towers to other companies to use, it's a lost opportunity for them. They're incurring costs of building and taking care of the towers regardless. The service is the same. Since MVNOs do not own infrastructure, they have lower costs of doing business. Those savings get passed onto the consumer.

Finding out which MVNO company to go with can get confusing. I've already done most of the research for you. [Click here to get the list of MVNOs.](#) Then go to the section that has your service provider from the previous step. Go on every single MVNO's website. Start comparison shopping by making an excel sheet. If you've been following my blog, you'd know by now that I love comparison shopping with Excel tables. Once you have at least 10 plans, choose the one that had the best value (subjective opinion) or cheapest price. And then switch!!!

If you can't switch yet because you don't have an unlocked phone, either unlock it or buy an unlocked phone. [Read my previous post on how to save money on brand name smartphones.](#)

That's all there is to it. Hope this helped.

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