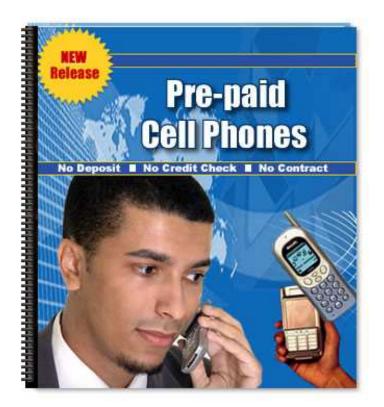
Pre-paid Cell Phones



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22 Pre-paid Cell Phones

There was a time when choosing a cell phone meant deciding on what

phone, the plan rate, and how long you were willing to commit yourself to use the service. This was usually 2 yrs, on the average, and most people hated it.

One of the things people hate most about those type of plans is, if you want to get a different phone, you also have to sign a new contract. For a long time, there were only a couple of providers who offered the pre-paid cell phone service. But now, virtually all the big name wireless providers offer some sort of pre-paid (pay as you go) service option!

Is a pre-paid cell phone right for you? Before deciding, you must consider how you will use the phone, and see if will fit your needs. Some of the benefits of a pre-paid cell phone service are:

BENEFITS OF PRE-PAID SERVICE

- 1 No credit check, just pay for the phone and it's yours! They give you some starter minutes, and you can buy more later on.
- 2 No long term contract just buy more minutes or reload your account when you need to renew your service.
- 3 No deposit.
- 4 Change to a different phone anytime you want to.

Once you've purchased your pre-paid cell phone, you'll still need to activate it before you can use it. However, that's not a problem like it was in the old days, as most times it can be done online or by simply calling a toll-free number.

There are a variety of cell phone plans for family and national use. There are also cell phone plans for regional use. All of these have their own benefits, although, there are also disadvantages. For prepaid cell phone plans, there are some cell phone units that may not have the capability for long range connection. Also some carriers don't allow you to port your number over when changing providers.

The manner of usage is an important requirement, if you do not need it all that much, or just for emergencies. A pre-paid cell phone plan could suit you better than traditional plans where you need to sign a contract with the service provider.

In the next few pages we're going to discuss the different Pre-paid Cell Phone providers and what they offer in terms of rates and phones then you can decide if a pre-paid cell phone is right for

you.Tracfone Pre-paid Wireless Service

Tracfone was one of the early pre-paid cell phone providers, but the minutes were rather expensive, although, have recently dropped. They now have a sister service called Net10, which provides minutes for a straight cost of just 10 cents a minute. We'll discuss that one next.

You purchase airtime in what's called units. A single unit equals one minute of airtime. Tracfone allows receiving free SMS text messages on the:

- 1 Nokia 1100
- 2 Nokia 2600
- 3 Nokia 3390
- 4 Motorola V170
- 5 Motorola C155, but costs 0.3 units on Motorola C139 and Motorola c261 models, to open the received message.

TEXT MESSAGING

To send a SMS text message will cost 0.3 units on all GSM models. Sending or receiving SMS text messages costs .5 units on TDMA and CDMA phones.

To keep the service active a customer will need to continue to purchase additional units after activating the phone. How often you will need to do this depends how many airtime units were purchased at any given time, and how fast you used them up.

The service also has a service time period of 60 days, and this date will be displayed on the screen of the cell phone. If a customer does not add airtime prior to the due date that is displayed on the cell phone, the service, the TracFone phone number, and any remaining units are lost.

If you reactivate your service within 60 days, you will still be able to retain the existing units on the handset, and possibly the phone number. With the GSM phones, if the number is lost, the customer will need to be sent a new SIM card, which is free of charge. But, you will have to wait 3-5 days.

Tracfone offers choices on a variety of <u>models provided by Motorola,</u> <u>Nokia and LG</u>. The models that are available can vary with different regions so to get more details you can visit their website at <u>http://www.tracfone.com</u>

The Tracfone cell phones, airtime units, and accessories are available

for purchase at a wide selection of stores around the United States, as well as online at the <u>TracFone</u> website.

USEAGE RATES

The airtime minutes (units) are available on cards that come in denominations of:

- 1 30 minutes 45 days of service for \$9.99
- 2 60 minutes 90 days of service for \$19.99
- 3 120 minutes 90 days of service for \$29.99
- 4 200 minutes 90 days of service for \$39.99
- 5 400 minutes 1 year of service for \$99.99
- 6 800 minutes 1 year of service for \$139.99

The cost of airtime minutes has dropped recently due to increased competition, and their service used to be a standard 60 days, but is now 90 in most cases. There are also "Double Minute" cards, which allow you to get double the minutes on any future card purchases for the life of the cell phone. These cards cost \$49.99. If you're lucky enough to have them, you may also use special Promotion codes, which allow extra units on airtime purchases.

Their plans include.

- 1 Basic voice mail
- 2 Text messaging
- 3 Caller ID
- 4 3 way calling
- 5 Call Forwarding
- 6 Call Waiting

COVERAGE

Tracfone provides nationwide coverage across the US. They do this by having agreements with other cellular providers to use their networks. Their service allows you roam, or make domestic long distance calls, at no additional cost.

Net10 Pre-paid Wireless Service

Net10 Wireless service is the sister site of Tracfone, with the biggest difference being the cost of the minutes. The Net10 service minutes are a straight cost of 10 cents per minute, but there are still varying days of service that come with the minutes purchased.

USEAGE RATES

Their rate plan is pretty straightforward:

- 1 300 minutes 60 days of service and cost \$30.00
- 2 600 minutes 120 days of service and cost \$60.00
- 3 1000 minutes 180 days of service and cost \$100.00

TEXT MESSAGING

Text messaging costs just 5 cents per message, for sending or receiving.

The cell phone models are basically the same as those offered by Tracfone, and are made by <u>Motorola, Nokia and LG</u>. Models available will vary by regions so visit their website <u>http://www.Net10.com</u> for more details.

Their plans include the standard basics.

7 Basic voice mail

- 8 Text messaging
- 9 Caller ID
- 10 3 way calling
- 11 Call Forwarding
- 12 Call Waiting

COVERAGE

Net10 also offers nationwide coverage across the US. They do this by having agreements with other cellular providers to use their networks. Their service allows you to roam or make domestic long distance calls at no additional cost.

AT&T GoPhone Pre-paid Plan

The GoPhone is the trademark for AT&T Mobility's pre-paid service. The GoPhone trademark was acquired by Cingular when it merged with AT&T Wireless. However, the pre-paid services offered with Gophone are a little different than many other pay as you go services.

2 PLAN OPTIONS

The Gophone offers two options:

- 1 Option 1 the conventional card-based pre-paid service, where by the customer purchases an airtime card with a preloaded dollar amount, which is then deducted from an account based on usage.
- 2 <u>Option 2</u> It's called Pick Your Plan (PYP), and is a pre-paid service, but has features, which are more similar to regular cell phone plans, and is automatically billed every month.

It was Cingular who came up with this plan. PYP includes Cingular's Rollover® Balance which will allow a customers to retain unused minutes in an account balance for up to a full year compared to other carriers who only allow 3-6 months with their pre-paid services.

If a customer chooses the PYP it will require automatic payment with either a credit/debit card, or ACH direct draft from a checking account. If for some reason the payment fails, the customer will need to call and make a payment within 4 days, or they will lose their roll-over minutes.

USAGE RATES

Pay as You Go Unlimited Plan:

Daily access fee of \$1.00 (only if you use the phone that day) .10 a minute (anytime minutes) Nationwide domestic long distance and roaming included at no extra charge.

Pay as You Go <u>.25 a minute:</u>

No daily access fee

.25 a minute (anytime minutes) Nationwide domestic long distance and roaming included at no extra charge.

Cards can be purchased in the following denominations:

\$15 = 30 days \$25 = 90 days \$50 = 90 days \$75 = 90 days \$100 = 365 days The way it works is you choose your plan and purchase a card in the denomination you want, and as you make calls, send text messages etc. it's deducted from your account balance.

Funds can be added 24/7 in a variety of ways:

- 1 Online at http://www.cingularrefill.com
- 2 By Phone 800-901-9878
- 3 In person, and at many retailers. To find one close to you go to http://www.wireless.att.com/find-a-store/

GOPHONES AVAILABLE

- 1 Nokia 6030
- 2 Nokia 6102i
- 3 Nokia 2610
- 4 Motorola C139
- 5 Motorola RAZR V3 (silver, black, blue, pink)
- 6 Motorola L2 (silver or pink)
- 7 Motorola C168i
- 8 Pantech C3B
- 9 Pantech C120
- 10 Sony Ericsson Z300a
- 11 Sony Ericsson J220a
- 12 The Firefly (popular with the kids)
- 13 Any AT&T or Cingular Branded Phone

AT&T has one of the largest wireless network coverage in America, and also has International coverage in many areas, including Canada and Mexico. Their plans include the standard basics.

13 Basic voice mail
14 Text messaging
15 Caller ID
16 3 way calling
17 Call Forwarding
18 Call Waiting

You can visit their website at <u>http://www.wireless.att.com/cell-phone-</u> service

Virgin Mobile Pre-paid Wireless Service

Virgin Mobile Ltd. is a wireless phone service provider that operates in the UK, Australia, Canada, South Africa, the United States and France. The UK division is a subsidiary of Virgin Media Inc., which was formerly NTL Telewest Incorporated.

TYPES OF SERVICE

They offer 2 different types of "pay as you go" service; a monthly plan and minutes plan.

The Minutes Plan:

<u>18 cents per minute</u> (anytime minutes) or you could choose the .<u>10</u> <u>per minute + \$6.99 per month plan</u>.

The Monthly Plan:

\$14.99 100 anytime minutes\$24.99 200 anytime minutes\$34.99 300 anytime minutes 1000 night & weekend minutes\$44.99 400 anytime minutes 2000 night & weekend minutes

\$59.99 600 anytime minutes unlimited night & weekends minutes \$99.99 1000 anytime minutes unlimited night & weekends minutes

7p.m. nights and weekends (7p.m. fri-7a.m. monday)

The monthly plan bills monthly, but you're not obligated for any length of time, and you can switch plans at any time as long as your acct is active. If you go over your minutes, there is a .25 min overage charge that bills in \$4.50 increments.

Text messages are .5 to send or receive

They have a wide variety of other feature pricing, which you can see here: <u>http://www.virginmobileusa.com/rates/featurepricing.do</u>

PHONE MODELS

Virgin Mobile offers a variety of phone models to choose from. Here's a list of the current models:

- 1 Marbl
- 2 Oyster
- 3 Cyclops
- 4 Slider sonic
- 5 Slice
- 6 Special Edition Slice
- 7 Switch Back
- 8 Special Edition
- 9 Nokia Shorty
- 10 Snapper

11 Royale (refurbished)

For a full list of each phone's features and pictures please visit their website Virgin Mobile Phones

Their plans include.

19 Voice mail20 Text messaging21 Caller ID22 3 way calling23 Call Forwarding24 Call Waiting

Virgin Mobile's pre-paid service is available in the UK, USA, Australia and South Africa. The Virgin Mobile company provides service using the nationwide Sprint PCS® network.**T-Mobile Pre-paid**

Wireless Service

<u>T-Mobile</u> was founded in 1990, and its main headquarters are in Germany. T-Mobile is a group of mobile phone corporate subsidiaries (all under the ownership of Deutsche Telekom) that operate GSM and UMTS networks in Europe and the United States. Globally T-Mobile has over 101 million subscribers making it the 6th largest wireless service provider by subscribers.

SERVICE RATES

\$10 - 30 anytime minutes and 30 days service *35 Gold Reward Minutes
\$25 - 130 anytime minutes and 90 days service *150 Gold Reward
Minutes

\$50 - 400 anytime minutes and 90 days service *460 Gold Reward Minutes

\$100 - 1000 anytime minutes and 1 yr service * Instant Gold

*Based on USA Rate Plans. Pre-paid <u>International Rates</u> are different.

**Gold Rewards Minutes are minutes that can be used at any time, anywhere on T-Mobile's nationwide network. You can become a Gold Rewards customer by adding \$100 in refills. When you do so you will get at least 15% more minutes on all refills and your minutes won't expire for a year. (not applicable to Sidekick® rates).

Text messaging is .10 to send and .05 to receive

PHONE MODELS AVAILABLE

- 1 Nokia 6030
- 2 Nokia 6103
- 3 Motorola V195
- 4 Samsung t509
- 5 Samsung t219
- 6 Samsung t319
- 7 Samsung stripe
- 8 Motorola RAZR V3
- 9 T-Mobile Sidekick®

Service includes National long distance and National roaming on T-Mobile USA networks.

Their plans also include.

- 25 Basic voice mail
- 26 Caller ID
- 27 3 way calling

28 Call Waiting

Free email address Verizon Pre-paid Wireless Service

Verizon Wireless owns and operates the 2nd largest wireless telecommunications network in the USA, based on total wireless customers. The company's US subscribers totaled over 60 million as of May 2007 and has the largest service by area. The company headquarters are located in Basking Ridge, New Jersey. The company is a joint venture of Verizon Communications and Vodafone Group, with a 55 and 45 % ownership respectively.

2 PRE-PAID SERVICE OPTIONS

The Inpulse Plan:

- 1 Cost .99 daily
- 2 Unlimited calling with other Verizon Wireless Customers or 10 cents a minute for all other domestic calls
- 3 10 cents per minute with unlimited night minutes
- 4 Text messaging .10 per message
- 5 Pix messaging .25 per picture
- 6 Domestic roaming .69 per minute

PHONES AVAILABLE FOR INPULSE

- 1 Verizon Wireless CDM 7075pp
- 2 Samsung SCH a870pp

The Easy Pay Plan

Billed monthly but no long-term contract or deposit. This one is considered to be the best value for your money between the 2 plans.

Just choose your minutes

- 350 minutes \$50 a month
 Unlimited calling to other Verizon customers
 3000 night and weekends minutes
- 2 700 minutes \$70 a monthUnlimited calling to other Verizon customers3000 night and weekends minutes

Other possible fees for Easy Pay Plans

- 7 Text messaging .10 per message
- 8 Pix messaging .25 per picture
- 9 Domestic roaming .69 per minute in the Verizon Network .99 plus any long distance rates if outside their coverage area
- 10 Mobile web .99 per day (based on 24hr period)
- 11 May be a \$35 activation fee

PHONES AVAILABLE FOR EASY PAY PLAN

- 1 Nokia 2366i
- 2 Verizon Wireless PN-300
- 3 LG VX3400
- 4 Verizon Wireless CDM7075
- 5 Kyocera K323
- 6 Motorola W315
- 7 LG VX3450
- 8 Samsung SCH-u340

Their plans also include.

- 30 Voice mail
- 31 Caller ID
- 32 3 way calling
- 33 Call Forwarding

34 Call Waiting 35 Get it Now

Having one of the largest telecommunications networks, Verizon Wireless claims they spend more than \$6 billion every year to maintain and expand their nationwide CDMA network, and support their analog network.

Verizon Wireless offers voice services, as well as 3G data services, such as wireless broadband based on EV-DO, text and picture messaging, over-the-air downloadable applications and content from its "Get It Now" service, Video on Demand in the form of V-CAST (allows customers to download and view video content), locationbased services, and Push-to-Talk.

Verizon is one of six U.S. Wireless carriers to use CDMA technology; the others are Sprint Nextel's Sprint PCS division, Alltel, U.S. Cellular, Cricket, Midwest Wireless and Metro PCS.

Boost Mobile Pre-Paid Wireless Service

Boost Mobile is a subsidiary of Sprint Nextel, is one of the fastest growing wireless services in the United States, and is currently providing service for more than 4 million customers.

Boost Mobile tends to cater to the younger generations, with the majority of its subscribers being under 25 years old. They actively market to the 14-24 age group. The reason young people are drawn to this wireless service provider is because of the "Boost Walkie-Talkie" cell phones, and because they treat their customers well.

2 PRE-PAID SERVICES AVAILABLE:

Pay as you go:

.20 a minute local and long distance

.10 a minute nights and weekends

.10 a minute mobile-to-mobile

\$1.00 per day - unlimited walkie-talkie

Domestic roaming charges included in minutes

.10 text message sending...receiving msgs included in minutes

.25 multimedia messages send or receive

Pre-paid Monthly Plan:

\$30 +.10 a minute local and long distance

.10 a minute nights and weekends

.10 a minute mobile-to-mobile

Unlimited walkie-talkie included

Domestic roaming included

.10 text messaging sending...receiving msgs included in

minutes

.25 multimedia messages send or receive

\$50- 400 minutes included

local and long distance included

nights and weekends included

mobile-to-mobile included

Unlimited walkie-talkie included

Domestic roaming included

.10 text messaging sending...receiving msgs included in

minutes

.25 multimedia messages send or receive

\$70- 600 minutes included

local and long distance included nights and weekends unlimited included mobile-to-mobile included Unlimited walkie-talkie included Domestic roaming included .10 text messaging sending...receiving msgs included in

minutes

.25 multimedia messages send or receive

PHONE MODELS AVAILABLE

- 1 Motorola i885
- 2 Motorola i855
- 3 Motorola i455
- 4 Motorola i415

*Available with the Pay as you go plans

1 Motorola c290 - Available for Unlimited Boost Plan

COVERAGE

Since they are a subsidiary of Sprint Nextel, and have access to their networks, they provide nationwide coverage across the US in over 2000 locations.