Understanding Your Cell Phone Bill

Phone bills look confusing on purpose — but they are only three things. Once you know the three, you can read any bill from any company.

The three parts of every bill

1. The plan. This is your monthly service — talk, text, and data. It is the same amount every month. If you see a senior plan or autopay discount, it shows up here as a subtraction.
2. The phone payment. If you bought the phone on monthly installments ("$25 a month for 24 months"), it appears as its own line. Once it is paid off, this line should disappear — if it does not, call the company.
3. Taxes and fees. Every carrier adds these. They are usually $5 to $15 per line. They are annoying, but they are normal.

Words the bill uses

- Data — internet on your phone when Wi-Fi is off. Most plans now include unlimited data, so this line rarely costs extra.
- Roaming — using another company's towers, usually when traveling. Inside the US this is almost always free now. Outside the US it can be expensive — ask before a trip.
- Premium texts or third-party charges — this is the one to watch. These are charges from outside companies that somehow landed on your phone bill: horoscopes, games, "services" you never asked for.

Three bill habits that save money

- Turn on autopay. Almost every carrier knocks $5 to $10 off per line for automatic payments. It is the easiest discount in the business.
- Check once that the phone is paid off. Many people keep paying the phone installment for months after it ended because nobody told them. One call fixes it.

- Ask about the senior plan once a year. Companies change their plans. A five-minute call — "Do you have a plan for people 55 and over?" — has saved my clients real money.

When to call Sean instead

- A charge on the bill makes no sense and the carrier will not explain it plainly.
- You are thinking of switching carriers and want to know the real total cost first.
- Someone signed you up for something at a store and you are not sure what it costs.

Need a hand? Call Sean at **(813) 770-6082**.