Cell Phone Plans Compared

T-Mobile, Verizon, AT&T, Spectrum, Consumer Cellular, and TracFone — compared in plain words. What each costs, who has a senior plan, and the truth about “free phone” deals.

The two kinds of plans

- Postpaid (T-Mobile, Verizon, AT&T): you use the service first, then get a bill. Costs more, but you get stores to walk into, phone financing, and your data gets first pick of the tower's speed.
- Prepaid (TracFone, Consumer Cellular, Spectrum Mobile, and the prepaid brands): you pay first. No contract. Usually cheaper. The trade-off: in busy times your data can slow down before postpaid customers' data does. The towers are often the same ones.

T-Mobile

- Senior plan for 55 and up, available nationwide. Essentials Choice 55: about $45 to $50 a month for one line, about $60 a month for two lines, with autopay. Unlimited talk, text, and data.
- Only the account holder has to be 55. The second line can be anyone.
- Higher tiers add perks like streaming services, and cost more. Prices change — check T-Mobile's current page before you switch.

Verizon

- Senior discount for 55 and up — Florida residents only. It takes $20 a month off one line or $30 a month off two lines on the Unlimited Welcome plan: about $45 a month for one line, $80 for two, with autopay and paperless billing.
- You need a Florida billing address, which covers folks here in Sun City Center.
- No contract and no early-termination fee. Device payments are separate — see the “free phone” box below.

AT&T

- Senior plan for 55 and up, available nationwide. $40 a month for one line, $35 per line for two lines ($70 total), with autopay from a bank account or debit card and paperless billing.
- Only the account holder has to be 55. Each line gets 10 GB of hotspot data. Unlimited talk, text, and data in the U.S., Canada, and Mexico.

Spectrum Mobile

- Only for Spectrum Internet customers. If you drop your home internet, mobile costs $10 more per line each month.
- Unlimited: $30 a month per line. Unlimited Plus: $40. Plus Premium: $50. Speeds slow after 30 GB of data (50 GB on Plus). Taxes and fees are included in the price.
- Runs on Verizon's network.

Consumer Cellular

- Made with older adults in mind. $20 a month for unlimited talk and text with 1 GB of data. $25 for 5 GB. Unlimited data for $35 a month if you are 50 or older.
- AARP members: two unlimited lines for $55 a month total.
- No contract, U.S.-based customer support, and you can bring your own phone. Runs on AT&T's and T-Mobile's networks.

TracFone

- Owned by Verizon. Prepaid, no contract, sold at Walmart and Target.
- Light users: TracFone yearly plans start under $200 a year — you pay once, no monthly bill.
- Heavier users: the Freedom plan at $45 a month for unlimited talk and text. Prices change, so check tracfone.com before you buy.
- You can bring your own phone.

Senior and 55+ plans at a glance

- T-Mobile 55+: nationwide, about $45 to $50 a month for one line.
- Verizon 55+: Florida only, about $45 a month for one line.
- AT&T 55+: nationwide, $40 a month for one line.
- Consumer Cellular: unlimited for $35 a month at 50+, or two lines for $55 a month with AARP.
- Carriers change these offers. Confirm the current price before you sign up.

The “free phone” trap — read this first

- The phone is not free. You finance it over 24 to 36 months. The carrier adds a monthly bill credit that cancels out the monthly phone payment, so your bill shows $0 for the phone.
- If you leave, switch carriers, or change to a plan that does not qualify: the credits stop, and you owe the rest of the phone's price right away.
- You still pay tax on the full phone price up front, plus an activation or upgrade fee of about $30 to $35.
- The credits take a month or two to start. Your first bills may look wrong. That is normal — keep your paperwork.
- Buying your phone outright and pairing it with a cheap prepaid plan is often cheaper in the end.

What prepaid gives up — and what it gains

- Same towers: TracFone uses Verizon's network. Consumer Cellular uses AT&T's and T-Mobile's. Check any carrier's coverage map with your home address before switching, and ask neighbors what works on your street.
- What you give up: priority (your data slows first in busy times), phone financing deals, and walk-in stores.
- What you gain: lower bills, no contracts, and no “free phone” traps.

When to call Sean instead

- You are not sure which plan fits how you use your phone.

- You want help switching without losing your phone number.
- A bill looks wrong and you want a second pair of eyes.
- You would rather buy a phone outright than finance one.

Call Sean at (813) 770-6082.

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