

Choosing Local Phone Service

In your area, traditional phone, cable, and cell-phone companies may all offer local phone service.

Before making a choice, compare prices and other important terms.

Local phone service fees may include:

- One-time fees for starting or changing service.
- Monthly Fees: You are billed every month for a local service plan and any options you choose.
- Toll Calls: Toll calls are to nearby areas outside of your local calling area but may be in the same area code. Toll calls can be very expensive.

Choosing Long Distance Phone Service

There are many long-distance plans to choose from. Study them carefully. Find out about these items:

- Monthly Fees: How much will each fee cost and what do you receive for each.

- Minimum Fees: There may be a minimum charge each month or for each call.

- Switching Fees: You may be charged each time you change long distance companies. If so, ask the new long distance company if it will pay the fee to switch.

- Special Promotional Rates: For example, these special rates may only be available for a short time or may apply only to calls made late at night.

Choosing Cell Phone Service

Think about when, where and how you want to use your cell phone. The CPUC has issued a brochure on buying wireless service. To get one, call: 1-800-649-7570, or print it off the website: www.calphoneinfo.com.

In general:

- Compare services offered by wireless companies before you buy.
- Understand what

you are signing up for and how much it costs. You may be charged an Early Termination Fee if you cancel your service before the contract is up.

- If you agree to a long term contract, be certain you can have a trial period during which you should test all of your features and be sure that the phone works in places you typically go. During that trial period, you can cancel service without being charged an early termination fee.

Prepaid Phone Cards

A prepaid phone card lets you make calls from any phone. Before buying a phone card, look for the following:

1. The company name.
2. A description of the per-minute charge in the ad.
3. A 24-hour toll-free customer-service number.
4. An expiration date.
5. Any extra charges (for example, charges for collect

calls and charges for each connection).

6. How to get a refund for dropped calls.
7. How minutes are rounded: up or down.
8. How to add funds to the card.

California Lifeline (ULTS)

You are eligible for a discount on local phone service rates if your income before taxes is no more than the following:

1-2 members	\$22,000
3 members	\$25,900
4 members	\$31,200
Each additional member	\$ 5,300

(These figures may change after May 31, 2008.)

Sign up by providing a document that shows you are within the income limits, or by showing that you belong to SSI, NSL, Medicaid, Medi-Cal, Healthy Families, LIHEAP, Food Stamps, TANF, WIC or certain tribal programs.

If you are currently enrolled, send in the renewal form each year or you will be removed from the service and will have to re-apply.

Telephone Fraud

Study your phone bill every month for any charges or changes you did not agree to.

Common forms of phone fraud include:

- Slamming
- Cramming
- Misleading ads

Slamming means changing your phone service from one company to another without your permission. It is against the law.

Cramming means putting charges on your phone bill without your permission. This also is against the law. These charges may be related to your phone service, or could be for anything.

If you have been slammed or crammed, contact your phone company right away

to complain and get the problem corrected, and report it to the California Public Utilities Commission's fraud hotline at 1 (800) 649-7570 or file a complaint online at www.calphoneinfo.com.

To learn more about slamming and cramming, get the CPUC's brochure by calling the fraud hotline or printing a copy from www.calphoneinfo.com.

Misleading Ads - Phone service ads can be very misleading so when you see one that interest you, read the entire ad. If you subscribe to an advertised service, keep the ad and all written materials. If there is anything you don't understand, ask the sales person to explain it fully. You can ask for the information in your native language. Also keep your bills for several months.



KNOW ABOUT PHONE SERVICE.

DOING SO CAN SAVE YOU MONEY,
HELP YOU AVOID TELEPHONE FRAUD
AND ALLOW YOU TO GET THE SERVICE
THAT IS BEST FOR YOU.

Here are some basic ideas to keep in mind:

- You have the right to understand your phone bill.
- Never sign or agree to anything you don't understand. Have the sales person explain everything to you before you sign-up.
- Look over your phone bills as soon as you get them and save them.
- Do not give personal information over the phone unless you called the phone company directly.



Tip: Do not dial any phone number that has an unfamiliar area code. The call may be to another country and cost you a lot of money. When in doubt, check your phone book, the Internet, or ask the "0" operator or "411" operator where the area code is located.

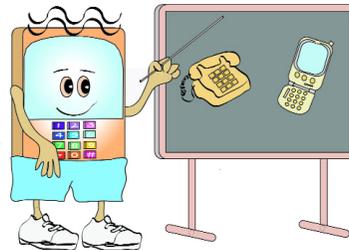


 **calphoneinfo**
California's Consumer Education Initiative

www.calphoneinfo.com
1 (800) 649 7570 – CPUC Hotline

FOR FURTHER INFORMATION PLEASE VISIT:

www.cpuc.ca.gov
www.fcc.gov
www.ftc.gov



Kid Keypad © 2006 Charles Boyce • Compu-Toon Characters

"I'm Keypad Kid giving you our Plain Talk Series about phone services."

If you have an unresolved dispute with your phone company, you can file a complaint at www.calphoneinfo.com or call the CPUC hotline at 1 (800) 649-7570.

Phone tips, July 2007



Take Charge of Your Phone Service

 **calphoneinfo**
California's Consumer Education Initiative

Sponsored by the
California Public Utilities Commission
with assistance from telephone companies
and community based organizations

www.calphoneinfo.com

Plain Talk Series