



O, THE OPRAH MAGAZINE

O, THE OPRAH MAGAZINE

- [E-MAIL THE EDITORS](#)
- [SUBSCRIBE](#)
- [GIVE A GIFT](#)
- [CUSTOMER SERVICE](#)
- [OPRAH'S CUT](#)
- [RECIPES](#)
- [READING ROOM](#)
- [AHA! MOMENTS](#)
- [WHAT I KNOW FOR SURE](#)
- [SUZE ORMAN](#)
- [VAL MONROE](#)
- [MARTHA BECK](#)
- [DR. KATZ](#)
- [LISA KOGAN](#)
- [ADAM GLASSMAN](#)

How to Shop For...

1 of 7

CELL PHONE SERVICE

Choose a lousy plan because you're blinded by an offer for a sleek new phone, and you'll find yourself in a financial sinkhole. Instead go to online comparison sites such as myrateplan.com or letstalk.com to shop for the deal that best fits your phone habits. Be strategic. Exceeding your monthly minute plan by just one hour can add an extra \$21 a month to your bill. That's \$252 a year. Estimate how many minutes you need, then add at least 10 percent.

If you make only local calls, don't bother with a national plan. That could save more than 25 percent off your monthly bill. Ask friends how they like their carriers; some companies have awful coverage in certain neighborhoods. Avoid roaming charges—fees applied to calls when you travel outside your home market. If you make regular trips to a few cities, check to see whether the plan will provide coverage for those areas; T-Mobile, Cingular and AT&T offer national plans that include all calls in the United States.

And read the fine print: Is that phone free because you're agreeing to stay in the plan for at least two years or pay a \$150 to \$200 early-termination fee? Suddenly, that free phone doesn't seem so free, does it? —Suze Orman

[Next](#)

Related Links

- [Microlending](#)
- [Six Rules for Smart Online Shopping](#)
- [Closing Encounters](#)
- [Ready to Take the Home Investment Plunge?](#)
- [An Honest Path to Strengthened Faith](#)



From *O, The Oprah Magazine*

Subscribe to O Magazine! 12 Issues for \$18

SAVE UP TO 78%

Fill in this form to order. (We'll bill you later.)

First Name:

Last Name:

Address:

City:

State/Zip:



[CONTINUE](#)

Advertisement

AMERICAN LIVING

Exclusively at
 JCPenney
 Every Day Matters

SHOP NOW
 AMERICANLIVING.COM

Join Our Online Community



Join Oprah.com's online community, where members come together for advice, support and friendship. Build a support network of friends, and share your personal blogs.