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Save on your phone bill

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By David Kolata

When's the last time you looked at your phone bill?

I mean, really looked, because if you're paying more than \$25 to \$30 a month for phone service, you're probably paying too much. At the Citizens Utility Board, we've analyzed hundreds of phone bills a week, and we've found that we can save the average customer more than \$200 a year.

In fact, cutting your phone bills is as easy as one, two, three.

1) Make the Consumer's Choice for local phone service.

Many local phone customers are on packages with high monthly fees that cover calls they don't make and include features they don't want or need. But thanks to CUB, AT&T now is forced to offer three new, low-cost calling plans. They're called Consumer's Choice, and CUB designed them to help you save.

How much? Some customers are saving as much as \$50 a month by switching to one of the Consumer's Choice plans, and it's easy to see why, with unlimited local calls priced for as little as \$10 a month. Even better, while other plans get more and more expensive, Consumer's Choice prices are frozen through 2010.

2) Don't pay more than 4 cents a minute for long distance

From analyzing phone bills, we know most customers get their long-distance service from big companies like AT&T or Sprint and typically pay about 7 cents a minute after paying a \$3 to \$10 monthly fee just for the privilege of being able to make long-distance calls. But when it comes to long distance, bigger is definitely not better.

We've identified several smaller providers that offer incredibly low prices. Pioneer Telephone, for example, charges 2 to 3 cents per minute with no monthly fee if you sign up for electronic billing. Even if you want a paper bill, you pay 99 cents per month, and that's if you make less than \$15 worth of calls.

There are more good deals out there, and CUB can tell you all about them in our free Real Deal Guide to Long Distance at www.citizensutilityboard.org.

3) Drop Line-Backer and other unneeded services.

This Line-Backer hits just as hard as Brian Urlacher, but instead of quarterbacks, it pulverizes pocketbooks. The optional AT&T \$7 per month service covers repairs to the telephone wires inside the walls of your home. But studies show those repairs are needed, on average, only about once every 30 years. Drop it, and save.

Other ways to save include free directory assistance - residential: (800) FREE-411; business: (800) GOOG-411 - and AT&T's hidden \$10 per month high-speed Internet offer. (Get more details at www.CitizensUtilityBoard.org.)

Still, you've got to make the changes to realize the savings. To switch to the Consumer's Choice plans, call AT&T at (800) 244-4444. To switch to Pioneer, call (888) 492-6878. If, like many consumers, you're not happy with the service you get when you call the companies, that's where CUB's phone savings hot line at (866) 688-4282 comes in. Our experts will analyze your bills and guide you through the process so you get exactly what you want.

David Kolata is the executive director of the Citizens Utility Board.

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