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# 5 Ways You're Wasting Money on Your Cell Phone

**Illinois consumers overpaying by an average of \$359 per year, survey finds**

By [NATALIE MARTINEZ](#)

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When it comes to your cell phone, there's a good chance you're wasting money.

So says the Citizens Utility Board in a new report released Monday.

The agency took a close look at 4,400 cell bills that were entered into its [Cellphone Saver website](#) between August 2009 and July 2010 and found that those subscribers were overpaying by an average of \$359 a year.

A similar study last year indicated that [most Illinois consumers could make changes to slash \\$308 from their cell phone bills](#).



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David Kolata, the Executive Director of the CUB, announced five ways that many consumers are wasting money:

- **Wasted Minutes**

The biggest money-waster regards people paying for more minutes than they need. On average, Kolata said, Illinois residents waste pay for six hours of talk time that they never use.

- **Billing Errors**

"If nothing else, [the Verizon \[Wireless\] controversy](#) tells us that we have to take a good, hard look at our bills, and it pays to be an educated consumer," said Kolata, adding that as many as 4.5 percent of Illinois bills have billing errors or the potential for them. For example, consumers should make sure they're not paying for night/weekend minutes that are to be included in their plan and be wary of charges for downloads they didn't make.

- **Insurance**

Kolata admits that cellphone insurance can be beneficial for those consumers who have high-end, expensive phones. But he urged consumers to make sure they need the insurance. Sometimes a phone can be replaced inexpensively. Sometimes the insurance doesn't cover everything the consumer thinks it does.

- **Directory Assistance**

Why pay for directory assistance when there are plenty of free services that offer the same information? Try 1-800-FREE411 or 1-800-INFO-FAST.

- **Roadside Assistance**

"Hundreds of people," the Cellphone Saver survey found, may be paying for a service they don't need. Consumers should double-check that they're not redundantly paying for something that's already offered by their AAA plan or their automobile insurance policy.

CUB offers help in a number of ways to maximize phone bill savings. Gather your phone bills, then call **866-688-4282** for the group's Phone Savings Hotline, or log on to the [CUB website at CitizensUtilityBoard.org](#).

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