



Managing Your Money

Cost-Cutting Ideas

(NAPSA)—You may be able to reduce the cost of your home phone, if you heed a few hints.

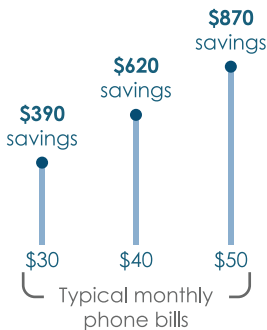
What the Experts Say

The best place to start your money-saving quest is to evaluate your purchase decisions. For example, research the various types of home phone services on the market, such as digital voice (which plugs into your Internet and existing home phone, so you can call anywhere in the U.S. for free) vs. a traditional landline. Read newspaper articles on the subject and professional reviews in magazines and visit websites you trust. These resources can help you create an inventory of features that are and aren't important to you. Keep this "features" and "service options" list handy for the next step.

What Others Think

Read user reviews, keeping track of the services that people like and don't like and map them back to your "features" list. Keep in mind that some of the features with negative reviews might be ones you don't need or care about. For example, the No. 1 thing on your list is call quality, right? Look for a service with good reviews on sound, maybe even one a professional reviewer praised for voice-enhancing technology, such as Ooma, which is known for its high-definition (HD) voice quality. Or maybe you have small children or elderly parents at home and need a service that will alert you to any 911 situations when you're away. Once you've narrowed your "features" list even further, move on to the most important evaluation step.

Savings with Ooma over 2 years



You may be able to save money on your home phone.

Time vs. Money

How much time and effort does it take, exactly, to change to a new service? Is it easy to install and use? How does its setup compare to others? Check out user reviews of the setup process and compare the feedback to how much money you'll save over the course of a year. Watch out for pitfalls, such as having to leave your computer on all the time if switching to certain kinds of digital voice. Then, look for perks like a home phone service that will let you keep your phone number or one offering unique and advance features that still lets you save without sacrifice.

Once you've done your research and determined what you want from your home phone, finding and getting the one that's right for you should be much easier.

You can learn more online at www.ooma.com.