

Managing Your Money



Technology Spending On A Tighter Budget

(NAPS)—Though the COVID-19 pandemic continues to shake the worldwide economy, with the right guidelines and continued social distancing, many Americans are cautiously optimistic about a better future. For now, however, personal and business budgets are still tight, and a number of people are looking for where they might be able to save a few extra dollars. For example, you could cut your cable and watch TV free with an antenna or stream on your computer. Buy generic rather than name-brand computers and accoutrements. Unsubscribe from online shopping sites you can't resist. Also, ask your service providers and utilities if they're offering any special deals and discounts you may not have known about.

One really good solution may come from a surprising place: your wireless service. Though wireless systems are more essential than ever for staying connected to jobs, friends and family, you could save money by switching to a new plan or operator. Here are hints on how:

First, decide what you're willing to pay for in a rate plan. There are monthly wireless plan options to fit just about every need. If you're looking for the basics and don't need extra services such as free Netflix or Disney+, or mobile hotspot data, you may be able to find a less expensive plan. There's a reason some unlimited plans are more expensive than others—the extras add-up.

Four things to consider when you're looking to switch providers or plans:

- **Streaming services:** Many plans today include free subscriptions to streaming services such as Netflix, Quibi, Hulu and Amazon Prime. If you're already paying for a streaming



Your wireless service may help you save more money than you realize.

service, then consider a wireless plan that includes your favorite.

- **Hotspot data:** If your phone is your primary connection to the Internet, you may want a plan with hotspot data so you can connect your laptop or tablet. It can be an additional cost, but worth it if you have a specific need.

- **Rewards programs:** If your wireless provider offers a rewards program, joining can help you score nice discounts or freebies—perhaps meals or movie rentals—to help keep some money in your pocket.

- **Taxes and Fees:** Some providers, such as T-Mobile and Metro by T-Mobile, include taxes and fees in the plan price. This, users say, could mean saving an estimated \$71.00 a year, per line.

Next, look into prepaid options. If you're seeking to switch and save, give another look to prepaid providers such as Metro by T-Mobile, Boost Mobile and Cricket. Those services all operate on nationwide networks, so the network service quality is on par with major carriers like T-Mobile or AT&T, but prices are generally less. Many prepaid providers also offer affordable or free device promotions to new customers, which can help keep your costs down.

Finally, for further facts and tips, visit www.t-mobile.com.