

[SECRET SAVINGS]

WASTING MONEY ON YOUR WIRELESS PLAN?

Here's how to spend less on your cell phone

Although cell phones are a convenient and fairly inexpensive investment, they can amount to a large expense if not managed properly. Consumers can use several methods to save on their wireless plans.

■ **Figure out what you use your cell phone for most.** If it's primarily for business, you may require more minutes than if it's for personal use.

■ **Choose the best plan for you.** There are national, regional, family, and prepaid plans. Even if you travel just a few times a year, it may be best to pick a national plan—roaming charges can cost between 49 cents and 79 cents per minute, and that can significantly increase your bill.

■ **Have friends and family subscribe to the same service.** Most carriers offer unlimited phone-to-phone calling plans, allowing customers to talk to anyone who subscribes to the same service without using valuable minutes.

■ **Track your minutes.** Once you have chosen a wireless plan, keep track of your minute usage and add additional minutes if necessary. Also, monitor the use of photos text messaging, and game downloads, which can be expensive features. This is important because it can cost between 40 cents and 45 cents for every extra minute you use.

■ **Consider a prepaid plan.** Prepaid phones allow customers to purchase minutes as they go. This type of plan is ideal for those who don't want to be bound to a contract and for parents who may want to monitor their child's phone usage.

■ **Roll over your minutes.** Though the majority of carriers do not provide this service, some plans do allow users to roll over, or transfer, unused minutes to the next billing period. Try Websites such as www.myrateplan.com and www.telebright.com to compare wireless plans and phones.

—Erinn R. Johnson



SICK AND TIRED OF DEBT

QA I have a desperate financial situation and I don't know what to do. I was ill and lost my job, so I could not pay my bills.

Now, almost all of my debts have been sent to collectors. I have been advised to file for bankruptcy, but I don't want to do that. I don't know if a consolidation with a consumer credit agency will help. Please advise.

—E. Palmer
Via the Internet

Though you feel overwhelmed, you do have options. The first thing many consumers think to do is file for bankruptcy, but don't rule out debt consolidation.

Since you are now in a better position to pay down some of your debt, I would recommend consolidating it. Organizations such as the Consumer Credit Counseling Service (www.cccsatl.org) and the National Foundation for Credit Counseling (www.nfcc.org) let you speak with a counselor for free. If you decide to use one of these services, there's a small setup fee, and your current financial standing determines if you will incur any other service costs. In turn, the organization will negotiate on your behalf for lower interest rates and a more convenient payment option.

Before you decide whether to consolidate, read *Talk Your Way Out of Credit Card Debt* by Scott Bilker (Press One; \$19.95) and *The Budget Kit: The Common Cents Money Management Workbook* by Judy Lawrence (Dearborn Trade; \$18.95).

—Tanisha A. Sykes

Mail your consumer empowerment questions to Ask Your Advocate, BLACK ENTERPRISE, 130 Fifth Ave., New York, NY 10011 or send an e-mail to sykest@blackenterprise.com.

[PRICELESS RESOURCES]

THE RISING COST OF MEDICINE

Program provides free prescription drugs

Individuals who take medication regularly and need help with the escalating costs of prescription drugs can contact the Free Medicine Program (www.freemedicineprogram.com; 800-921-0072). The program helps consumers enroll in various prescription drug services.

To be eligible, applicants can not already be insured for outpatient prescription medicines, have an income that exceeds the program's limit, or qualify for any government or third-party programs that provide prescription medicine coverage. Because of the high cost of



some drugs, free medicine has been given to individuals with family incomes as high as \$60,000. With the authorization of a physician and the approval of participating drug companies, individuals who meet these criteria, regardless of age, can obtain prescription medicines free of charge.

—Leslie E. Royal