

Mobile Phones

Many students consider a mobile phone to be an essential part of student life, but perhaps it's worth asking yourself whether a mobile phone is really necessary. If the answer to this is yes, then there are a number of things to take into consideration when buying a mobile phone.

Always, always consider a **pay as you go** mobile rather than a contract mobile. **Contract phones** can be a huge contributing factor in student debt. Although calls made from pay as you go phones do tend to be more expensive, you do not have to pay a monthly line rental, and most importantly you cannot run up bills that you cannot pay.

If you do decide that a contract mobile is the best thing for you, then please consider the following before making any decisions:

1. Monthly line rentals are typically between £15 and £30 a month.
2. Using an example of a monthly line rental of £20, this is £240 a year before you start adding on the cost of calls – a huge chunk out of your student loan.

One of the main ways to get caught out is to focus on cheap headline rates. Many deals offer a rate of say 2p for an off-peak charge to the same mobile network or call to a landline. However, it is highly unlikely that all your friends and family will be on the same network. A large proportion of your calls will be to other mobile networks, which are usually much more expensive.

Contract phone deals often look attractive with the promise of free texts or minutes. Many offers like free connection, free minutes, and low cost calls, disguise alternative ways of imposing costly usage charges. Check carefully before you sign up and consider whether a contract mobile is really worth it and whether you really can afford it.

Check the following when buying either a pre-pay or a contract mobile:

- Cost of calls to a different network
- Cost of text messaging
- Cost of voicemail retrieval
- Penalties if you do not use the phone

- Check costs and get written copies of all the phone companies monthly subscription charges and call charges.

Before you make any purchase:

- Don't get carried away by the look of the phone and its features.
- Avoid getting talked into making an instant decision. There are plenty of deals on offer so shop around.
- Never sign blank forms or contract documents.
- Check that the network covers all the areas where you'll be using your phone.
- Ask for a copy of the contract. Read it before you sign up to any deal. Make sure you know how long you'll be tied to the phone company's network before you can cancel.
- Check the period of notice you'll have to give.
- Find out what the phone will cost to replace if it's lost or stolen, and ask your insurance company if your insurance covers the loss or theft of the phone. You are likely to be offered an insurance policy when you buy the phone, these are usually very expensive and are generally best avoided especially if your contents insurance covers you.

Need further advice or information?

Student Advisers

Casework & Guidance

Locations and telephone numbers on website
advice@kcl.ac.uk www.kcl.ac.uk/advice

Consumer Direct

08454 04 05 06t

www.consumerdirect.gov.uk

Which Mobile

Independent Consumer Advice

<http://tinyurl.com/3goabzr>