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Helping Consumers Make Sense of the Market Helping Consumers Make Real Cents in Savings

Looking for a great long-distance deal?

Whether you make only one or two calls a month - or hundreds of calls - there is a long distance plan for you.

While the long distance marketplace can be overwhelming, a little bit of consumer education can help you make cents!

Read all the information related to PRICE

As with all purchases, read the fine print and make sure that the plan you choose is a "good fit." Specifically, look at:

Calling Patterns: Consider the price for making calls at different times of the day. Do you make most of your calls during the day, night, or on weekends? What is your average volume? Do you call mostly within your state, outside your state, or to other countries?

Monthly Fees: When an ad promises 10 cents a minute, look for any monthly fees or surcharges you have to pay to get that rate.

Minimum Charges: Look for minimum charges for each call. If every call has a 50-cent minimum, even a two-minute call can cost you 50 cents. On "up to 20 minutes for a dollar" plans, a one-minute call or a message you leave on an answering machine is a dollar.

Climbing Rates: An ad may say that all calls up to 20 minutes cost a dollar. Look for information on what happens to the rate structure after 20 minutes. The rate may increase dramatically.

Shop as you would for any consumer product

Ask your provider and other providers about any "sales" or promotions they might be running. Compare "apples to apples". Check out phone company web sites.

Schedule AG-4

Check for RESTRICTIONS on the advertised rates

Time Restrictions: Is the advertised rate available when you want it? Some rates apply only at certain times of the day or only on certain days of the week. What are the rates at the other times?

Geographic Restrictions: Is the advertised rate available on all long distance calls - those that you make to someone in another state as well as those that you make to someone in another city in your own state? Some plans do not include long distance calls in the same state. Factor those rates in when you make your decision. Learn the terms intra- and inter- state.

Promotional Restrictions: Are the advertised rates constant or an introductory offer that's good for a limited time - such as, the first 60 days of your subscription? If so, what are the rates once the promotion is over?

Decode COMPARATIVE CLAIMS

Basic Rates: An ad promising "50 percent off the basic rate" isn't always a good deal because the "basic" rate is another term for the highest rate available.

Comparable Services: Make a list of services offered by each company. Compare similar services when looking at the rates.

Look at your MONTHLY BILLS carefully

Pay attention to your bill, checking to make sure you are being charged exactly what you were told and expected. If you think there's a mistake, or if you just don't understand your bill, call your provider for an explanation.

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Glossary of Important Terms

Calling Card: An alternative method for billing and collecting for telephone services. Use is very similar to "credit card" use, but may have additional "per call" charges to the per-minute rates.

Dial Around: Long distance services that urge consumers to dial a

long-distance provider's access code (or "10-10" number) before dialing a long-distance number, to bypass or "dial around" the consumer's chosen long-distance carrier and to get a better rate.

Inter-state: Calls made from one state to a different state.

Intra-state: Calls from one location in a state to another location within the same state.

Prepaid Calling Card: A variation of the calling card where the money for services are rendered. Time/units/money are removed from the card as it is use. ****THERE CAN BE SOME HIDDEN CHARGES WHEN USING THESE** - such as additional charges when using the card for a payphone call, and higher rates being charged for international calls.

How To File a Complaint

For additional information about telephone advertising or service plans, please call the FCC's toll-free number 1-888-CALL-FCC (1-888-225-5322) (voice): 1-888-835-5322 (TTY). You can also write the Consumer Information Bureau, Federal Communications Commission, 445 12th Street, S.W., Washington, D.C. 20554. Information is additionally available through the internet at www.fcc.gov.

You can file a complaint with the Federal Trade Commission by contacting their Consumer Response Center by phone: toll-free 1-877-FTC-HELP (1-877-382-4357) (voice); 202-326-2502 (TTY); by mail: Consumer Response Center, Federal Trade Commission, 600 Pennsylvania Ave, N.W., Washington, D.C. 20580; or through the Internet using the online complaint form. Although the FTC cannot resolve individual problems for consumers, it can act against a company if it sees a pattern of possible law violations.

A Consumer Information Bureau Publication
1-888-CALL-FCC (voice) 1-888-835-5322(TTY)

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