

Analyzing cell phone plans for an individual is much easier than analyzing and shopping for a family. However, whichever option you choose, you must do a little pre-shopping homework. Here are a few things to consider before you begin to shop for a cell phone plan.

**Step 1** Analyze your cell phone usage. Make sure you include your entire family's usage too. While you may never use the texting feature on your cell phone and always use the calling features, your teenager may never call but text 100% of the time. Having all of the necessary data will help you to purchase the right cell phone plan. **Step 2** Summarize your peak talk time. Whether your family's peak talk time is 9-5 Monday through Friday or 6-8 PM on weekends, analyze each person's peak talk time. While it may not be possible to find one phone service to accommodate each person's cell phone habits, at least you'll be able to select the best plan for your needs. **Step 3** Decide if everyone should be on the same plan. Some folks only use their cellphone for emergencies, while others think of a cell phone as a permanent attachment to the ear. Find out if it's cheaper to get a pay-as-you-go plan for the sporadic cell phone user and a monthly plan for the chatty user.

**Step**

4

Review the home calling area. In today's society, it's not uncommon to live in one state and work in another. If you have a family plan, you have to determine where the home calling area should be.

**Step**

5

Visit a cell phone comparison site like MyRatePlan.com or CNET.com. Once you've gathered information on your calling usage, get some online help. Unless you want to sit down with a huge spreadsheet listing all of the various features and calling plans for each cell phone provider in your area, let the internet work for you.