



Helping Employees Make the Most of Their 401(k)/403(b) Plans

Save Money on Long Distance Calls

How to Choose the Best Long Distance Calling Plan

It's a basic financial principal not to pay more than necessary for anything unless there's some benefit to doing so. When it comes to long distance calling plans, the sheer number of options available is mind-numbing, and many of us take the easy way out and choose a plan without doing our homework. With a little effort and some clues about where to look for information, you can save money on your long distance calls by sorting through the options and choosing the one that will give you the most bang for your buck.

What sounds like the cheapest plan may not be the cheapest for your particular calling patterns, so it's important to determine what time of day you make the majority of your calls and whether they are out of state (interstate) or within the state (intrastate).

1. First, sit down with your phone bills from the last two to three months and determine your calling patterns.
 - How much is my total long distance bill (including in-state toll calls)?
 - How many minutes do I use on in-state toll calls?
 - How many minutes do I use on out-of-state calls?
 - How many minutes are peak (7:00 am to 7:00 pm Monday through Friday) calls and how many are off-peak (evening or weekend) calls?
2. Call the toll-free customer service number on your phone bill and ask your current carrier if you're on their least expensive calling plan. They should review your records to determine if another plan would save you money.

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3. Use the internet to scope out the best rates offered in your area. There are a number of online tools that will compare several plans based on your calling patterns and give you the details of each plan. For most of these tools, you'll need the information from step 1. Here are just a few of the comparison tools that can help you save money.

Call for a free half-hour analysis of your retirement account.

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