Avoiding Bill Shock on Your Mobile Phone

Without automatic usage alerts, it can be hard to know when you're running up a high wireless bill. The FCC's Consumer and Governmental Affairs Bureau recommends these strategies to avoid bill shock.

Understand your usage pattern for voice calls

Ask your carrier for a plan that would be best for your kind of use. Questions to ask yourself include:

- Will you use the phone frequently or for emergencies only?
- Do you call at all times or mainly days, evenings or weekends?
- Are most of your calls local? Regional? Nationwide? Worldwide?
- Are most of your calls to a small number of friends and family, or do you call many different people?

Consider a pre-paid plan

- This plan may work well for infrequent users. Because you "pre-pay" for all your minutes, these plans make it impossible to go over your set limit.

Understand where you may incur roaming fees

- Make sure that the phone’s screen will tell you when you are roaming.
- Under many plans, you may not get an extra charge even when your phone says you are roaming. Find out how your plan works.

Understand your plan options for data and text

- If you have used data and text plans before – enough to know your usage pattern – talk to your carrier about the plan that will be best for you.
- If you're new to data and text, choose a plan that seems right and monitor your usage during the first few weeks to see if you are approaching your limit.
- Consider an unlimited plan if your data or text usage is high enough.

Plan before traveling internationally

If you expect to be taking your phone outside the United States and potentially using it for voice or data (including email), make certain to find out beforehand what charges may apply.

- It is very common for significant extra charges to apply.
- Extra charges may apply even if your phone is just automatically checking to see whether you have any new email.
Ask your carrier how you can avoid bill shock

- Options may include phone or text alerts, by letting you monitor your account online or by giving you additional information.

Filing a complaint

You have multiple options for filing a complaint with the FCC:

- File a complaint online at https://consumercomplaints.fcc.gov
- By phone: 1-888-CALL-FCC (1-888-225-5322); TTY: 1-888-TELL-FCC (1-888-835-5322); ASL: 1-844-432-2275
- By mail (please include your name, address, contact information and as much detail about your complaint as possible):

  Federal Communications Commission
  Consumer and Governmental Affairs Bureau
  Consumer Inquiries and Complaints Division
  445 12th Street, S.W.
  Washington, DC 20554

Accessible formats

To request this article in an accessible format - braille, large print, Word or text document or audio - write or call us at the address or phone number above, or send an email to fcc504@fcc.gov.

Last Reviewed 11/7/15