Avoiding Bill Shock on Your Mobile Phone

Overage charges and fees on your mobile phone bill can be tough to swallow, especially when they are unexpected and result from usage patterns you thought were safe within your plan. The FCC wants to help you avoid bill shock. Following this simple checklist should help.

First, understand your usage pattern for voice calls

When setting up your plan options, ask yourself:

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

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 service provider 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.
- If your data or text usage is high, consider an unlimited data plan option.

Ask your carrier how you can avoid bill shock

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

Consider a pre-paid plan

A pre-paid plan may help keep your phone bill in check. When you “pre-pay” for all your minutes, you will be unable to go over your set limit.

Understand where you may incur roaming fees

- Make sure your phone’s screen will alert you when you are roaming.
- Ask your service provider where network roaming is likely to occur with its service.

Plan before traveling internationally

If you expect to take your phone outside the United States and use it for voice or data, including email, make sure to find out beforehand what charges your provider may apply.

See our consumer guide on International Roaming: Using Your Mobile Phone in Other Countries
www.fcc.gov/consumersguides/international-roaming-using-your-mobile-phone-other-countries.
Filing a complaint

If you feel your phone bill is inaccurate and you are unable to resolve it with your service provider, you have multiple options for filing a complaint with the FCC:

- File a complaint online at [https://consumercomplaints.fcc.gov](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

Consumer Help Center

For more information on consumer issues, visit the FCC’s Consumer Help Center at [https://consumercomplaints.fcc.gov](https://consumercomplaints.fcc.gov).

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 at the bottom of the page, or send an email to fcc504@fcc.gov.

Last Reviewed 5/20/16