

# How can I afford to stay connected? Phones and internet access

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Staying connected with friends, family and services may often be easier by phone, mobile or internet. Knowing what to buy and how to keep costs down can help make this less stressful for you and your budget.

## How can I keep mobile phone costs down?<sup>1</sup>

The best way to keep your mobile costs down is to know what you need your phone for. Here are some tips to keep your costs down:

- Choose a prepaid or plan option which best suits your needs. If you like to make calls instead of texting choose a package which gives you the most amount of free calls or if you like texting choose a package with free texts.
- Choosing a provider that is the same as your friends or family can save you money. Often services offer free calls or texts to people in the same network.
- Prepaid plans are generally easier to control on a tight budget. This is because you have to choose to recharge it rather than a plan which may keep charging you over what you wanted to spend.
- If you choose a plan, start on a low or cheaper plan. You can often increase your plan but it can be difficult to decrease it.
- The savings phone companies advertise may not always result in savings.
- Know how much calls, texts and internet access cost on your current plan. This includes calls to voicemail, message bank, directory numbers and 13 and 1800 numbers.
- Keep a close eye on your account or spending meter. This way you can see when you are running low on credit or you are reaching your plan's cap. Be aware that most service providers will charge for paper statements.
- Take advantage of the free calls, text and data your phone company offers. You can also try calling in off peak times to cut costs.
- Remember streaming or downloading video, music and images can be expensive.
- Smartphone apps, like Facebook or Skype, continue to draw data from your account if they are not closed properly. Be sure to close apps which you are not using and turn off "push notifications" in your settings.  
Push notifications allow a Smartphone app to notify you of information like sports scores, weather or Facebook messages without you needing to open the app fully. By turning this setting off you will not only save money but also phone battery.

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<sup>1</sup> <http://accan.org.au/consumer-info/tip-sheets/mobile-and-broadband-everyday-money-saving-tips>

You can turn off push notifications by visiting your phone's 'settings' and then clicking 'off' next to 'notifications'. Each time you open a newly downloaded app you can also select not to have the push notifications function on for that app.

- Limit subscriptions and In-app purchases. These small expenses can add up quickly. If you get charged for any mobile premium subscriptions, like sport and horoscopes, which you haven't signed up for, contact your service provider.
- **For more information about buying a mobile phone and keeping costs down check out:**
  - <http://accan.org.au/consumer-info/tip-sheets/questions-to-ask-before-signing-a-phone-contract>
  - <https://www.moneysmart.gov.au/life-events-and-you/life-events/buying-a-mobile#plan>

**Always read and understand a contract, especially the fine print, before you sign!**

“Beware of terms such as “capped”, “free”, “unlimited”; and asterisks \* or other symbols – make sure you read what they refer to. In particular, make sure you understand about any limitations and exceptions which can lead to extra charges.” - ACCAN

## What if I can't afford to pay my phone, mobile or telephone bill?

If you are having trouble paying your bills there are a couple of things you can do:

Contact the company which gave you the bill. Ask them about:

- **Hardship policies and programs**

Services, like telecommunications, are required to have policies and programs in place to assist you if you're experiencing financial hardship. They should listen to your circumstances and help work with you to create a repayment plan.

- **Telstra vouchers: Telstra Bill Assistance Program**

If you are experiencing financial difficulty and are having problems paying your Telstra bill you could be eligible for the Telstra Bill Assistance Program.

Through this program participating community agencies provide clients with a Telstra Bill Assistance Certificate that has a fixed amount to pay towards their Telstra bill. There are restrictions on what type of account and amount can be paid by this program.

Telstra also provides other services for people experiencing financial hardship including Telstra MessageBox service. This service is for people such as jobseekers, the homeless, itinerant customers, or those in a crisis situation, who don't have a working or secure phone, so they can keep in touch with their families, friends and carers. You will find information about this and other Telstra assistance at:

<http://www.telstra.com.au/abouttelstra/commitments/access-for-everyone>

### **If you can't reach an agreement:**

Get the help of a free financial counsellor. A financial counsellor can help you to organise a repayment strategy or hardship policy with the service provider. They can also support you with information and advice on budgeting for bills. Contact:

#### **Care Inc. Financial Counselling**

Address: 1st Floor, Waldorf Apartments  
2 Akuna Street, Canberra City

Office hours: Monday - Friday 9am to 5pm

Phone: (02) 6257 1788

Email: [admin@carefcs.org](mailto:admin@carefcs.org)

Don't ignore the problem! Dealing with a debt quickly is likely to have a better outcome on your budget and stress levels.

#### **Salvation Army's Moneycare Canberra**

Address: 4 Hawdon Place DICKSON ACT 2602

Phone: 02 6247 1340, 02 6247 3635

Please note that not all Moneycare services are full time and that due to demand for services there may be a waiting period before an appointment is available.

### **Free emergency phone use**

If you are in crisis and have a Centrelink Health Care card [Contact Canberra Community Information \(formerly Citizens Advice Bureau ACT\) Shopfront](#) has phones you may be able to use.

### **Where can I access free internet or wifi in the ACT?**

#### **ACT Libraries**

[ACT Libraries](#) have free internet and wifi access. Each public library location has public computers for use. You can also use the ACT Libraries wifi through a personal computer or wifi enabled phone inside the library without a username and password.

Be aware that there is a fee for printing.

Visit your local public library, phone 02 6205 9000 or check out [http://www.library.act.gov.au/library\\_services/internet\\_and\\_wireless](http://www.library.act.gov.au/library_services/internet_and_wireless) to find out more.

### **Community Organisations and Centres**

If you are in crisis certain community organisations and centres offer free internet access. These services will also be able to connect you with other services to help you during this time.

[Contact Canberra Community Information \(formerly Citizens Advice Bureau\) Shopfront](#) has free computer access for low income earners.

[UnitingCare's Early Morning Centre](#) offers free internet and a range of other services to support you in crisis.

### Free wifi

There are points across Canberra where you can access free wifi. Try local shopping centres and cafes. **Always keep your password safe and delete your internet browsing history!**

#### How do I delete my browsing history on the internet?

The way you delete your browsing history depends on which internet browser you are using. Internet browsers are applications which let you browse the internet. Major internet browsers include Google Chrome, Internet Explorer, Safari and Mozilla Firefox.

As a general rule you can delete your browsing history by following these steps:

1. In the toolbar or menu select 'Tools'.
2. Under the 'Tools' drop down menu select 'History'.
3. Select 'Clear History'. This may also be called 'Clear Recent History', 'Clear Private data' or 'Delete Browsing History'.

If you are having trouble deleting your internet history try asking a friend or family member to show you how. You could also ask a librarian or do an internet search for 'How to delete internet browsing history'.

### Why should I have an email account?

If you do not have an email already, it is a good idea to get one. An email is an electronic message or letter sent via the internet. It is a popular way for people to communicate for personal and business reasons. With an email your bank, Centrelink and other services will also be able to contact you quickly and send you important information.

Most email accounts are free. Gmail, hotmail and yahoo all provide free email accounts.