



**Money Mob**  
*talkabout*

**MOBILE  
PHONES**

# WHAT IS DATA

Data is Internet. It can let you do lots of different things on your phone or tablet. You can send or receive texts, emails or photos, listen to music, watch TV shows, movies and lots more.

These things use different amounts of the Internet. Some use a lot and some use a little bit.

Most of the time you have to pay for Internet you use. Your phone company keeps track of how much data you use.

# IMPORTANT WORDS AND WHAT THEY MEAN

**DATA:** Internet

**DATA ALLOWANCE:** Internet that comes included with your phone plan or prepaid.

**EXTRA DATA:** Internet you have to pay for, more than what is in your plan or prepaid.

**BILL CYCLE:** If you're on a plan you will get a bill every month. A bill cycle starts from when you sign up and ends one month from that date. Every month is a new bill cycle.

**REMAINING DATA:** What you have left to use

**GONE OVER:** This means you have used up the data that comes with your phone and you are using extra data that is costing you money.

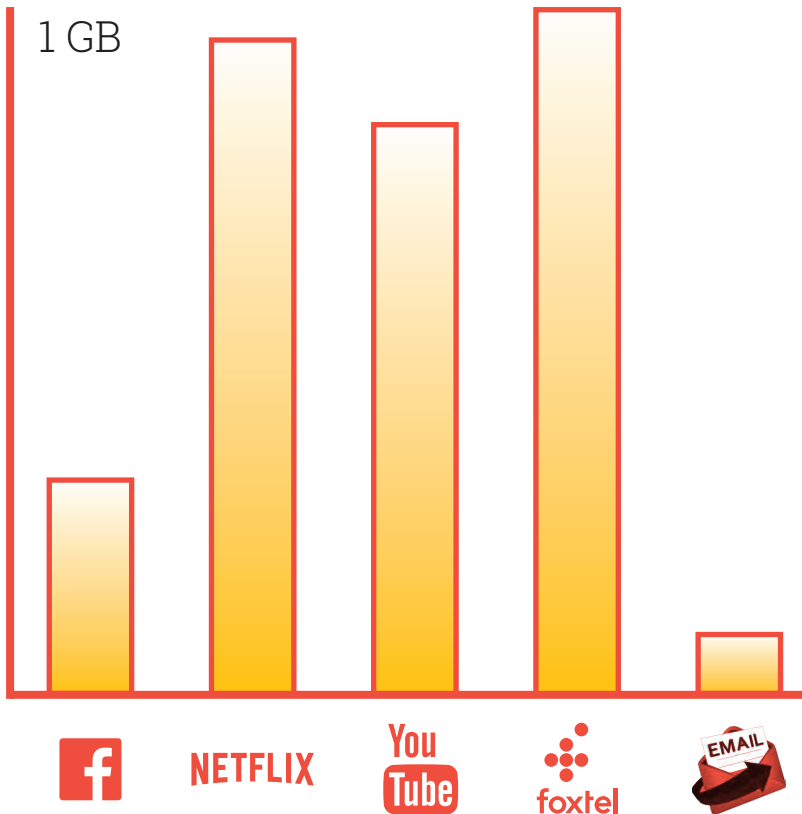
# HOW MUCH INTERNET DOES IT USE?

It can be easy to use too much Internet and get a big bill or use up all your credit too fast.

Below is a picture that shows how much Internet you will use in one hour for different things like emails or watching Foxtel.

Internet is sold in gigabytes (GB) of data.  
Extra data (GB) might cost money.

How much data is used in one hour?



# GAMES ON THE PHONE

You can sometimes get 'free games' on your phone. This means they are free to put on your phone, but not to play. Playing games on your phone uses data and costs money.

Be careful when you hear the word 'Free'.  
Nothing is really free!

The games might be free to download, but they can make big bills because they use lots of data.

Some games might let you play free for a little while, but they will start asking for money to keep playing.



# HOW TO TRACK INTERNET USAGE

Telstra will send you a text messages like this ...

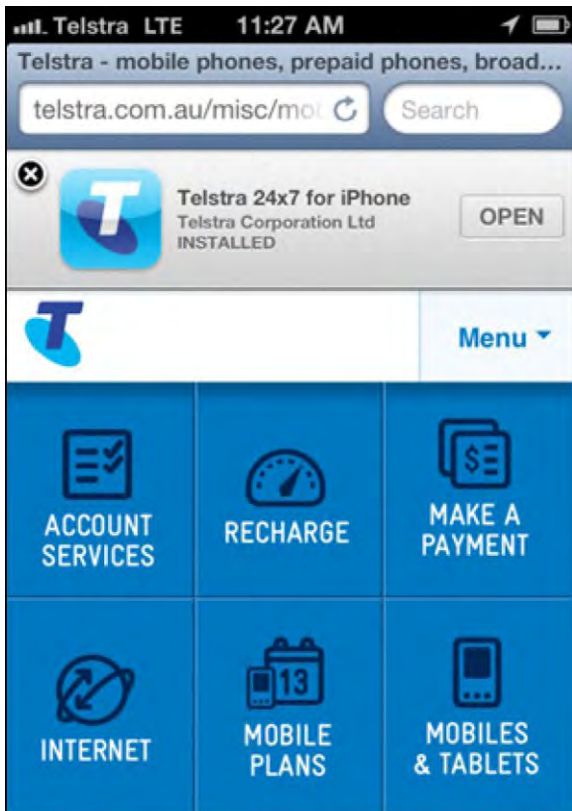


This means you have nearly used all the data that is included in your phone plan. If you use up all of the data on your plan and start using extra, you'll be charged **\$10 for every extra 1GB of data**. This can make a very big bill.

# HOW TO CHECK INTERNET USAGE

Telstra have an app that will help you keep track of how much Internet you are using.

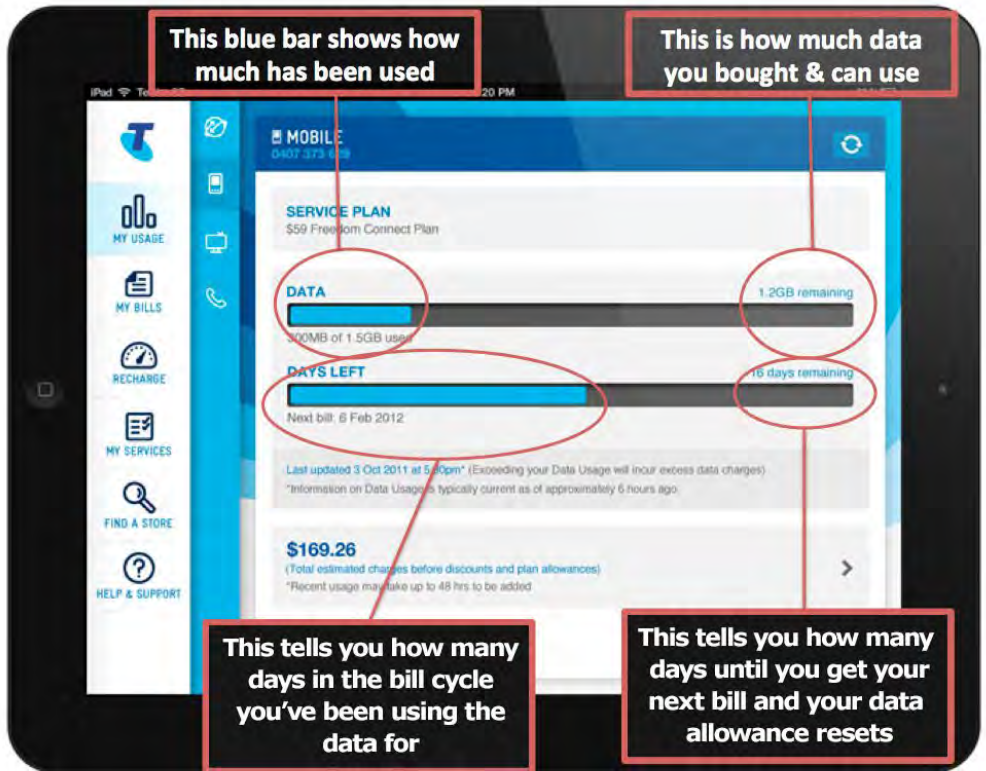
You can download it onto your phone. This is what it looks like ...



You can use it to recharge (buy more credit) pay bills and track your usage/how much you've spent.

# HOW TO TRACK INTERNET USAGE

This is the part of the app that tracks your data usage ...



# MAKING YOUR DATA LAST

There are some things you can do to help your data last longer, which will help you save money:

- Track how much data you have used by looking at your Telstra app.
- Watch movies and do downloading on WIFI instead of using the Internet on your phone.
- Turn games and apps 'OFF" in your settings button so they aren't always using Internet.

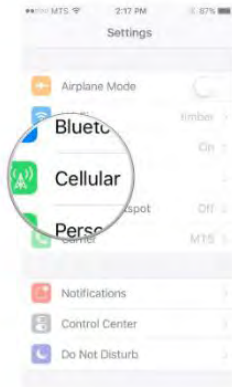
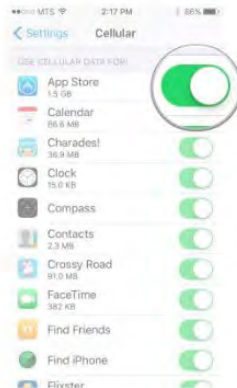
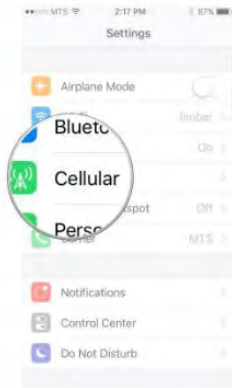
You can ask Telstra not to add extra data once you have used up your allowance. This will stop you from being charged for extra data and getting a big bill.





# HOW TO TURN OFF DATA ON YOUR APPLE PHONE

1. Find and press your **settings** button
2. Look for **mobile** or **data** (sometimes this might also be called **cellular**)
3. Here you will see a list of apps or games that use the Internet. You can choose what ones you want to be on or off. If you don't want games to be on and using Internet, then you can swipe the button to the left.
4. If it's green it's **ON**. if it's white it's **OFF**.



# PUT A LIMIT ON YOUR ANDROID

Putting a limit on your Android will stop you from using too much Internet.

1. Find and press the **settings** button
2. Find and press the **data settings** button under **wireless & networks**
3. Tap on **set mobile data limit**
4. You will see a red line. Drag this down with your finger to change the amount of Internet you can use.



This could be helpful with kids playing games. You can give your child a game to play without worrying they will use too much Internet because the limit will be turned on.

# WAYS WE PAY FOR THE INTERNET

You can pay for Internet, by buying a voucher or you can pay later by getting sent a bill.

Paying first is called **prepaid**. Prepaid is when you buy the phone first and then buy vouchers to use the Internet. Whenever you run out of credit, you buy another voucher from the store.

Paying later and getting sent a bill is called **postpaid**. Postpaid is when you sign a plan or contract in the phone shop and don't have to pay anything straight away. But they'll send you a bill later and ask you to pay for what you've used - like how many calls you've made, how many games you've played or how many movies you've watched.



# **ABOUT PREPAID**

Prepaid phones are a great way to use the Internet without having to pay for a plan. You can do everything you want without worrying about a bill coming later and surprising you.

## **BUYING VOUCHERS MEANS**

- You choose when to pay
- You choose how much
- You have more freedom. You can change amounts and stop whenever you want
- You won't get a big, unexpected bill or get into debt
- You can organise recharge vouchers through Centrepay.

## **TIPS FOR PREPAID**

- Buy a voucher that says it has unlimited calls & text.
- Don't download or watch movies on prepaid, it will make your credit run out fast.
- If you use Facebook a lot buy a voucher that has lots of data.
- Be careful of how many games your kids play on the phone, they will use up the credit quickly.

# ABOUT POSTPAID/PLANS

A mobile plan is a promise between you and the phone company. You are promising to pay them every month for your phone calls and Internet. Once you sign the forms, it is a promise. Sometimes, plans can be really hard to understand.

- A plan means: you are paying to use a set amount of Internet and calls each month.
- If you use more than the amount written in your plan you will get charged extra money ON TOP of your monthly plan repayment.
- Using too much data can make bills for thousands of dollars.
- A plan makes it look like you only have to pay a little bit every month. But it is easy to use more than what is in the plan.
- You cannot cancel the contract – even if you lose the phone, break it or change your mind. The phone company will ask you to pay for the whole plan cost for one or two years.



# **HOW A PLAN WORKS**

The plan you sign lasts for one or two years.

You have to set up repayments each month back to the phone store. They do NOT do it for you.

## **CALL AND DATA ALLOWANCE**

- The repayments will pay for the phone, but also a package that includes calls and Internet. This is called an allowance.
- On a plan, you get a bill every month that will ask you to pay the amount you agreed to in the store. But the bill might also ask you to pay extra money for any calls or Internet you used, above what is included in your plan.
- If you sign a plan that costs \$50 per month and gives you 2GB of data to use for that month, you can only use 2GB of Internet before you start getting charged extra. 2GB is around two hours of movies or two hours of Foxtel or 20 hours of Facebook.

## **MISSING PAYMENTS**

- If you pay late, you will get a late fee.
- If you don't pay the bill for more than three months the contract will be cancelled. But you will still owe the total amount of the plan that you promised to pay for 12 months or 2 years. This can be thousands of dollars.
- If you don't pay the bill, it might stop you getting another phone (mobile or landline) later.

# A STORY ABOUT PHONE

## **THIS IS A REAL STORY:**

A kungka went into a store and was told by the sales person she only had to pay \$69 each month and she would have free Internet and games.

He said she could also get an iPad and a second iPhone for her family and it wouldn't cost anything extra.

But this was not true.

After one month, the kungka got a bill for \$837 because everybody thought games and movies were free. Her grandson was playing games on the iPad and her daughter was watching movies on the iPhone.

Some people are getting even bigger bills. These bills can make people very stressed, which is why prepaid is always a good idea.



# BEFORE YOU CHOOSE

Phones can be very expensive, so before you buy credit or sign a plan, it's important to think about:

- How much will I use the Internet? How many times a day will I go on Facebook or watch a video?
- What will I use the Internet for?
- How many people will be using my phone?
- How much money do I have left over, after food and bills, to spend on a phone and data?
- How many calls and texts are included?
- Are '13' numbers included free?

Thinking of these things before you sign a postpaid plan or buy a prepaid voucher can help you save money, because you will know about extra calls and Internet and you'll be careful about using too much.





# PHONES & MY MONEY STORY

A good way to tell which phone is best for you and your family is to write down your money story and see if you can pay for the phone.

You can use this money story form to write down what money you get and what money you spend. Then write down the cost of the phone you want. You will need a calculator for this.

A **MoneyMob** worker can also help you.

Here is an example of how to fill it out ...

## MY FORTNIGHTLY MONEY STORY

### Money Coming IN

Income	\$
My Money	Newstart = \$538.80
MY Partner's Money	
Centrelink Money 1	
Centrelink Money 2	
Child Support	
<b>Total Money we get each week</b>	<b>\$538.80</b>

### Money Going OUT

Groceries & Food	\$250
Cigarettes	\$40
Home Phone	\$10
Rent	\$90
Petrol	\$80
Kids Pocket Money	\$40
Book Up	
Other Repayments (loans)	
<b>Total we spend each week</b>	<b>\$510</b>

<b>Total we get</b>	<b>\$538.80</b>
<b>Total we spend</b>	<b>\$510</b>
<b>How much is left over?</b>	<b>\$28.80</b>

<b>The phone I want costs</b>	<b>\$30</b>
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**The phone I want costs more than I have leftover after buying groceries and paying my bills.**

# PHONES & MY MONEY STORY

Here's a blank one if you would like to try ...

## MY FORTNIGHTLY MONEY STORY

### Money Coming IN

Income	\$
My Money	
MY Partner's Money	
Centrelink Money 1	
Centrelink Money 2	
Child Support	
<b>Total Money we get each week</b>	

### Money Going OUT

Groceries & Food	
Cigarettes	
Home Phone	
Rent	
Petrol	
Kids Pocket Money	
Book Up	
Other Repayments (loans)	
<b>Total we spend each week</b>	

<b>Total we get</b>	
<b>Total we spend</b>	
<b>How much is left over?</b>	

<b>The phone I want costs</b>	
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**Is there enough left over to pay for the phone you want?**

# HOW TO TALK TO TELSTRA ABOUT YOUR BILL

If you are having trouble paying your bill or think something isn't right, you can call TELSTRA on the Indigenous Hotline to talk about it. The Indigenous Hotline is faster and you won't be on hold for as long.

**1800 444 403**

If the person on the phone doesn't understand that you can't afford to pay the bills, make sure to tell them you are in **Financial Hardship**.

If Telstra does not try to help you with the problem, or you feel like Telstra is not listening, you can make a complaint. Ask to speak to the complaints team at Telstra.

If they still do nothing you can contact the **TIO** (Telecommunications Ombudsman). They check on phone companies and can help if you tell them your story.

**13 18 46**

IF YOU NEED HELP TO CALL ABOUT  
YOUR BILL, **YOU CAN COME TO MONEYSMOB**  
**AND WE WILL HELP YOU.**

# IF YOU NEED HELP

## **NO SHAME!**

No shame! If you have a big bill that you can't afford, come and talk to **MoneyMob**. It happens to lots of people and we can help!

If you are thinking about signing a plan, we can help you make a good decision. If it doesn't fit into your Money Story we can suggest other ways.

If you have been paying for a phone before your community had mobile service, call us – we want to hear about this and help!



**(08) 8953 2410** for Alice Springs Office  
**(08) 8955 8211** for Pukatja

## **REMEMBER ...**

- It's ok to say **WIYA** to people in the phone shop.
- It's ok to take some time to think and go back to the store later.
- It's ok to take the contract or plan to another person to help you understand.
- It's ok to take the phone back to the store if it stops working or is different to how it was in the store.
- You can call the phone company and say you cannot afford the bills and need help with a payment plan.
- You can tell the phone company you are experiencing financial hardship if the phone bills are too hard to keep paying
- If you got sold something you didn't understand or felt pressure to buy, talk to **MoneyMob**.

**Nothing on a phone or tablet is free.  
Using the Internet can cost you big money!**  
**You don't have to sign a plan to get a cool phone.  
You can get one through NILS or second hand.**

**IF YOU HAVE ANY QUESTIONS OR  
WANT TO SHARE ANY STORIES WITH **MONEYMOB**  
ABOUT PHONE BILLS, YOU CAN CALL US ON:**

**(08) 8953 2410 for Alice Springs Office  
(08) 8955 8211 for Pukatja**

Or see us at:

**16/17 63 Todd Street Mall  
Alice Springs  
NT 0871**

