

## #17-172 Cell Plan & Phone Usage

Cell phone service in the United States is provided by three major carriers: AT&T, T-Mobile, and Verizon. While the majority of Americans subscribe directly to AT&T, T-Mobile, or Verizon, many opt for Mobile Virtual Network Operators (MVNO) such as Cricket, Mint, or Google Fi.

### Introduction

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## Part 1 Choose a provider

### Cell Plan & Phone Usage

Verizon, AT&T and T-Mobile are the main cell providers in the US. MVNOs offer cheaper prices on plans and more features. Choose a provider that suits your own preferences.

#### Main

- Prioritizing own customer's data speeds (peak and off-peak)
- Verizon Wireless: Best 4G, reliable, but slightly pricy
- AT&T: Free streaming data but relatively more dead spots
- T-Mobile: Best 5G, affordable, but less reliable in rural areas

#### MVNO

- Great deals but do not own the network and data speed slowed down during peak traffic times
- Mint (T-Mobile network, one of the cheapest, free calls to Canada/Mexico, min 3 months)
- Visible (Verizon network, arguably the best value) are popular choices among participants

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## Part 2 Select a service plan

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Subscribe to a qualified US mobile plan that meets the program's requirements.

Participants are required to possess a fully functioning phone with a valid US phone number and uninterrupted and qualified mobile plan (unlimited talk/text + 10GB+ or unlimited 4G/5G LTE speed) throughout their stay in the US.

- If the e-SIM is built in, you may sign up for a plan before departure
- If not, have the SIM card sent to the US address or buy it in a store
- Most participants choose between a "prepaid" or "contract" plan
- The latter require a SSN (applied after arrival) and one/two-year contract

Types of plans include:

- Family plans (w/ contract): Affordable, up to ~5 lines, possible to argue for more
- Contract plans (w/ contract): Rigid deposit (no SSN required), pay monthly
- Prepaid plans (w/o contract): Affordable, no credit checks, speed throttling

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## Part 3 During the program

### Cell Plan & Phone Usage

Participants are required to stay connected with FUSIA throughout their stay in the US.

- Scams are common in the US
- Lock the SIM card with a PIN to avoid potential unauthorized use
- Validate the US phone number within 72 days after landing
- Stay connected with FUSIA
- Bring a spare phone if available
- Complete the amendment process for changes within 72 hours
- Check out **Post-Arrival Checklist** and **Proofs of US Mobile Number**

Be sure to cancel the US phone plan upon leaving the US. To keep the US phone number for future use (e.g., receiving SMS messages), participants may port your mobile number to **Google voice** for a small fee.

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## Part 4 What to note?

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Despite the many ways of connecting to people in our digital world, phone calls remain vital to Americans' lives. Calling from the US is pretty much the same as calling from any other country.

- A US phone number has 10 digits, Area Code (3) + Phone # (7)
- To call someone in the States, dial the full 10-digit phone number
- As an example, dial 718 643 0311 to call FUSIA
- Formats, e.g., +1 (718) 643-0311, 718-643-0311, or 1-718-643-0311

**International and area codes.** The United States, Canada, and several Caribbean nations all share the same international calling code 1 and in most cases you do not need to enter the +1 when calling from within the US. A US area code is a distinct 3-digit code that comes before a 7-digit phone number. **Each area code corresponds with a specific telephone dialing area, e.g., 213 (Los Angeles), (Chicago), and 212 (Manhattan). The international dialing code for the US is +1.**

**International calls.** To call someone in another country, dial 011 (or hold down the 0 key for the + sign), followed by the code for the country you are calling, then the area or city code, and lastly the phone number. Note that calling someone abroad without a subscription to a discount rate plan can be expensive, as international calls generally charge by the minute (though some MVNO providers offer free calls to Canada/Mexico). If you need to make international calls, you can enroll in special plans provided by MVNO services, or use services such as Skype. **To call someone in Singapore, e.g., dial 011 65 XXXX XXXX or +65 XXXX XXXX. Skype and some MVNOs offer free calls to Canada/Mexico.**

**Toll-free numbers** are telephone numbers with distinct 3-digit codes that can be dialed with no charge to the person placing the call (unlike cell phones, some landlines charge per minute for any calls placed outside the caller's area code). Examples of toll-free codes include 800, 888, 877, 866, 855, 844 or 833. If the toll-free number is text enabled, one may send SMS messages to the number. For more, click [HERE](#).

**Vanity numbers** are telephone numbers that spell a name, word or acronym (e.g., 1-800-LAWYERS or 1-888-CALL-JOE) in an attempt to make the phone number memorable. To call a vanity number, dial by the alphabet under the numbers of your phone keypad (i.e., ABC: 2, DEF: 3, GHI: 4, JKL: 5, MNO: 6, PQRS: 7, TUV: 8, WXYZ: 9) For more, click [HERE](#).

**Star/pound codes** are special patterns of characters that allow you to efficiently manage your account or enable/disable certain features using your phone's keypad. Find out from your service provider about these features. With Verizon, for example, you dial #225 (#BAL) to check your balance. For more, click [HERE](#).

**Premium telephone numbers** are generally designed as a means for people to sell services (e.g., calling a psychics' premium number to listen to your fortune). The person who is dialing pays for the call itself, plus a premium rate for the service that will be obtained by dialing that number. In the US, premium numbers begin with 1 900. To avoid dialing a premium number by mistake (which can end with a huge monthly bill), one may activate the call block feature.

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## Part 5 Types of phone scams

### Cell Plan & Phone Usage

The phone has made communication easier, but it has also raised our vulnerability to cybercrime. Keeping up with fraudsters' tricks and staying away from phone scams are now part of our digital lives. This section highlights some common phone scams and tips to protect yourself from becoming a victim.

**1 Mobile phone virus scams.** If you see a virus warning pop up (e.g., a scan of your phone has detected a virus infection) while browsing the web on your phone, it's almost certainly fake. Most of the time, such a warning would require you to take immediate action (e.g., lead you to a site which is part of a phishing campaign or get you download an anti-virus app which is actually a malware that will harm your device). **Do not click on any link.**

**2 One ring scams.** "One Ring" phone scams are calls from phone numbers that resemble a US phone number. They start with a three-digit code, but they are actually international phone numbers from regions that also begin with three digits. If you call back, you may wind up being charged significant fees for international calling and per-minute premium calling as long as they keep you on the phone. **Do not answer or return any calls from numbers you don't recognize. If you don't need to make international calls, ask your phone provider to block international calling.**

**3 Phone vishing.** Vishing involves scammers who impersonate an authentic person or pose as part of a legitimate organization (e.g., your bank or a US government agency) to trick you into giving them your sensitive data or money. These scams can use urgency, sympathy, fear and intimidation to pressure the victim to act in a certain way during the phone call. If you are being pressured to act immediately, this is usually a sign that it is a scam. **Don't pick up calls from unknown numbers. Don't give out personal information. Don't return unknown voice messages. If you think the call/message might be real and you want to double check your account status, contact the company directly, i.e., open a browser to type out the official URL or to find a phone number to call.**

**4 SMS phishing or smishing.** SMS phishing involves cyber criminals who attempt to send you unsolicited text messages. They may pose as a delivery company, as your friend or relative (claiming to have been in an emergency and needing quick funds), etc. If you click the link in the message, it will take you to a spoofed website that looks real but isn't or install malware to your device. **Stay cautious with unsolicited text messages that ask you to "act" in a certain way. Do not click on any links, open attachments, or respond unless you're absolutely sure that the content is safe.**

**5 Caller ID Spoofing.** Spoofing is when a caller deliberately falsifies the information transmitted to your caller ID display to disguise their identity. Scammers often use neighbor spoofing so it appears that an incoming call is coming from a local number, or spoof a number from a company or a government agency that you may already know and trust. **Don't trust the caller ID.**

**6 Call filtering/blocking.** Talk to your phone company about call filtering tools and check out robocall blocking information from [fcc.gov/robocalls](https://www.fcc.gov/robocalls). Register your phone for free with **FTC's National Do Not Call Registry** - note that it normally takes 31 days to process, and it won't stop spam calls, but it will make them easier to spot because most legitimate telemarketers won't call you if you're on the registry.

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