

Prepaid Cellular Phone Plan: It's Pros and Cons

A prepaid cellular phone plan has the same features to other kinds of phone plans available in the market, except for the one and only factor which is the manner of paying the bills. A post paid plan requires you to pay after using phone services. In a prepaid plan, however, you get to pay in advance for the phone service before using it.

Most buyers who seek a budget phone plan usually go for a prepaid cellular phone plan. This is because the prepaid cellular phone plan saves money and limits credit.

How is this going to help a person with a small budget? The prepaid cellular phone plan doesn't let the consumer exceed the limits of his paid plan. Once he consumes all of his prepaid credit, he can no longer use the phone services. This has a huge effect on the discipline and spending willpower of the consumer.

How to use a prepaid cellular phone plan? It's simple. All you have to do is buy a cell phone. Then, set your prepaid plan and the amount of service you wish to enjoy. For some plans, you pay for the number of minutes you want to use up - say between 30 to 1000 minutes.

A prepaid cellular phone plan doesn't let you fall into a debt. The consumer is forced to pay ahead before availing phone services. There are phone service companies which sell convenient prepaid cards to numerous outlets. These outlets can easily be reached by consumers, such as malls and convenient stores.

With a prepaid cellular phone plan, there are no additional headaches in using a cell phone. All you have to do is buy a mobile phone and then load it with prepaid credit. The minutes of calls and the number of messages you can send on your phone depends on how much you loaded it.

Prepaid cards can be purchased in various places offline. They can also be bought online in carrier websites and carrier stores. Prepaid cards have expiration dates when you load them into your phone. You have a number of days or weeks to use the load depending on the amount of the prepaid card you purchased.

Plus, prepaid cellular phone plans have expiration date. For example, if you haven't consumed the entire service in 30 days, the carrier will eat it up after the due date. So, it is wiser to think and weigh matters first before choosing the best cellular phone plan you want to use.

About the Author

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Alice Sy is a cell phone enthusiast. Visit her website which specializes in [Nokia cell phone charger](#) or browse useful tips [all about cell phones](#). You can get a unique content version of this article from the Uber [Article Directory](#).

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