Phone Plan Showdown

Name _____ Date _____

You already own a phone and use about 4 GB of data a month. Which plan really costs the least over 12 months?

Plan A
"Lowest price!"

$15 a month · 1 GB of data included · $10 for each extra GB

Plan B
Unlimited

$35 a month · unlimited data · $25 one-time activation fee

Plan C
"$20 deal!"

$20 a month for the first 3 months, then $45 a month · unlimited data

	Plan A	Plan B	Plan C
Cost each month for YOU			
Cost for 12 months			
One-time fees			
12-month TOTAL			

1. Which plan is cheapest for the year?

2. Plan A says "Lowest price!" Why isn't it the cheapest for you?

3. In year two (no fees, no deals), which plan is cheapest?

MY MONEY CHOICE

Which plan would you pick for your family? Why?

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Phone Plan Showdown

The quick lesson (read aloud, about 1 minute)

> Companies advertise the number that looks best. The real cost is the **total**: the monthly price, extra charges, one-time fees, and what happens when a deal ends. To compare fairly, add everything up over the same length of time.

Two teaching points

1. Compare totals over the same time, not monthly sticker prices.
2. Watch for extra fees and promo prices that end.

Answer key

Plan A: $15 + 3 extra GB × $10 = $45 a month → **$540**. Plan B: $35 × 12 = $420 + $25 fee = **$445**. Plan C: 3 × $20 + 9 × $45 = **$465**.

1. Plan B. 2. Extra data charges: you use 3 GB more than Plan A includes. 3. Plan B ($420 a year; A and C are $540).

10-minute run

1. Read each plan out loud.
2. Fill in the table (5 min).
3. Answer 1–3 and compare.

Ask

"Why do companies advertise the lowest monthly number?"

Goal

The cheapest-looking monthly price isn't always the cheapest total. Count fees, extras and deals that end.

Take it further

Have students look at a real family plan (with permission) and find any extra fees on the bill.

Standard: National Standards for Personal Financial Education (Council for Economic Education and Jump$tart), area: **Spending**. Print double-sided: the activity on the front, this teaching side on the back.

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