

Communication Choices

For people managing a budget



Foreword



Budgeting well is the cornerstone of successful financial management, whether you're just trying to manage your money wisely or if you're dealing with a debt problem.

Last year the Money Advice Trust supported close to a million people, helping them tackle their debts and manage their finances more wisely. Our approach – empowering clients to put together their own budgets – allows people to control their own financial situation, leading to better long-term financial health.

Drawing up a budget that is reasonable and sustainable takes time and consideration to get right, but can be invaluable when it comes to making ends meet. It's more important now than ever, as more and more households and businesses continue to struggle with everyday essential living and business costs.

Communications (telephone, internet, TV) spending is increasingly seen as essential expenditure for households. Internet access in particular can be vital to modern living, making everything, from banking, to shopping, to reading the news, simpler and often cheaper. Budgeting correctly for communications spending is important in making sure that households maintain access to these vital services, and that's why the advice laid out in these pages is so valuable.

Joanna Elson

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Chief Executive, the Money Advice Trust

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Introduction

No one likes to spend more than they need to on essential services, especially when money's tight. So when you're trying to balance your budget, it makes sense to look for the best deal that suits your needs, whatever you're buying, but especially with regular outgoings.

When it comes to the phone and the internet and, more recently, phone, internet and TV packages that are bundled together, there are lots of deals around. And some of the choices can seem quite daunting.

It's easy to go for what looks like the cheapest offer but, as everyone's needs are different, this might not be the best deal in the long run. That's why it's important to check what's included with each package.

We don't want anyone to miss out. So this BT guide outlines some of your choices and gives tips that can help you if you're on a tight budget.

We're sure you'll find it useful.

We'd like to thank Joe Surtees at StepChange Debt Charity and Jane Tully at Money Advice Trust for their help with this guide.

Getting the best from call packages

Your best phone deal will depend on when you use the phone and the types of call you make.



- If you make most of your calls at weekends, you can probably find a package that includes these calls with your line rental. For example, free, unlimited weekend calls to numbers starting **01**, **02** and **03** are included when you take a phone line with BT.
- If you make most of your calls during the day, look for a package that includes daytime calls, such as BT's Unlimited Anytime Calls, which also halves the cost of calls to mobile phones.
- Always check how much it costs if you make calls at times that aren't included in your package.
- Peak and off-peak times can vary depending on your phone provider so check these too. You'll often be charged more for making a call during peak times.

BT Right Plan

We know it's not always easy to predict how and when you'll use the phone but now, with BT's Right Plan, we can help.

Right Plan is BT's online tool that helps you find the right calling plan for the way you use your phone.

How Right Plan works

- 1 You sign up online at bt.com/rightplan and we start a 30-day check on how you use your landline phone. If you're not online, our customer service advisors can register for you.
- 2 We look at the number of calls you make, the time you make them and the call charges that apply, bearing in mind any extras you have.
- 3 Then we compare what the calls would have cost on each of our standard calling plans: Unlimited Weekend Calls, Unlimited Evening & Weekend Calls and Unlimited Anytime Calls.
- 4 After the month is up, we'll run our calculations and write to you. If it would work out better for you, we'll suggest a different call package. Or we let you know that you're already on the best plan.
- 5 If you want to change plan, we tell you how and make it really simple to switch without charge.



Note: we only make a recommendation if you could have saved 50p or more. If it's anything less, we'll suggest staying as you are.

Bundling broadband and phone packages



A 'bundle' is when you get a deal that combines phone line rental, phone calls and an internet access package, and maybe TV, all from one supplier.

If you're online or thinking about getting online (see page 15) you might be able to choose a broadband package or 'bundle' that includes unlimited phone calls.

Remember that sometimes what seems like the cheapest offer might not always end up being the most cost effective for you, so always check what's included as part of any package.

The key to saving money is to know just what you want from your service.

Fixed price phone package with Home Phone Saver

Home Phone Saver is an all-inclusive phone package with a fixed price for a fixed time, giving you protection from price rises and bill surprises – and cutting down nuisance calls too. The package includes:

- monthly line rental
- Unlimited Anytime Calls – free calls to UK landlines, 0870 and 0845 numbers at any time of the day
- three calling features to help protect against nuisance calls:
 - BT Privacy with Caller Display
 - Choose to Refuse
 - Anonymous Call Reject
- a choice of ways to pay.

The price is guaranteed – and we'll tell you how long for. To find out more, call us on **0800 800 150**.

BT SmartTalk app

Save money with the BT SmartTalk app – UK's first app linking smartphones with a customer's home phone package.

If you're a BT customer, you can use the app to make phone calls from your smartphone and have them billed as if you're calling from your home phone. So you can take advantage of your calling package's inclusive calls on your smartphone, including calls to 0800, 0845 and 0870 numbers.



- All calls using BT SmartTalk will use your BT landline package without using any of your Pay-as-you-go mobile credit or minutes.
- When you're calling the UK from abroad, using the BT SmartTalk app over wi-fi (at a wi-fi hotspot) could be cheaper than using your mobile plan.

Find out more at bt.com/smarttalk

Watch out for unexpected mobile bills

A lot of mobile phone contracts come with cheap handsets, inclusive minutes, texts and data – a very convenient way of staying in touch, with no need to top up your credit.

But if you're not careful and you go over your allowances, your bill could come as a nasty surprise. Ofcom, the communications regulator, has come up with four guides to help you steer clear of bill shock bombshells.

To read or download them, search for 'bill shock' at <http://consumers.ofcom.org.uk>

How do you use the phone?

Business and helpline numbers

Businesses and helplines sometimes use numbers beginning with **0845** or **0870**. Some providers don't include calls to these numbers as part of their unlimited call allowance, so if you often contact these types of numbers, look for a package that includes them. All BT's packages have calls to these numbers included.

International calls

Get cheaper or inclusive international phone calls for a low monthly charge with our international call add-ons, making it easier to stay in touch with loved ones abroad.

If you make a few international calls every month, you can get discounted call rates to 236 countries with BT's Friends and Family International.

If you make a lot of international calls, you can get inclusive calls to our 36 most popular international destinations plus cheap calls to another 199 countries with BT's International Freedom.

Go to bt.com/international for more details.

08 numbers from mobiles

Calls to some **0800** numbers are already free with some mobile service providers and should be free with all mobile service providers from June 2015. Numbers that begin **0808 80** are free to call from mobile phones.

More information

For information about BT's phone packages and bundles, go to bt.com or call 0800 800 150.

Phone package if you're on a low income

BT Basic

If you need a phone but you don't make many calls, you might want to choose between a landline phone and a mobile phone. Many people think that mobile phones are cheaper than landlines, but this isn't always the case.

BT knows that, whatever your income, everyone needs a phone. It's the only national company that provides a scheme designed for people who get certain state benefits. BT Basic is a low-cost package that is easy to understand and helps you keep in touch, even if money is a bit tight.



Who can get BT Basic?

You can usually get BT Basic if you're claiming one of these benefits:

- Income Support
- Income-based Jobseeker's Allowance
- Pension Credit (Guaranteed Credit)
- Employment and Support Allowance (income-related)
- Universal Credit (and are on zero earnings).

Universal Credit is a relatively new benefit. See the [next page](#) for more details.

We do have some conditions that you must meet before you can apply and you might not be able to get BT Basic if you get other benefits with similar names.

If you don't qualify for BT Basic, you can still call our help team on **0800 800 150** to talk through a calling package that suits you.

What is Universal Credit?

Universal Credit is a benefit for people who are unemployed or on a low income. UK-wide roll-out started in October 2013 and it will replace a range of existing benefits.

What do you mean by Universal Credit and zero earnings?

This means the benefit claimant has no earnings from employment or self-employment during the assessment period for their benefit.

With BT Basic...

- You pay a low line rental and get a call allowance every three months. You also get free weekend calls to **0845** and **0870** numbers that last up to 60 minutes (as long as you don't go over a total of 1,000 minutes, or 150 calls in a month to **0845/0870** numbers).
- You can see just how much you've spent since your last bill. Either use Call My Bill for free on **0800 44 33 11** (choose option one then option two or view my bill. You'll need your account number) or log in at bt.com/mybt
- You can bar calls. BT Basic has a free call barring option so you can stop certain calls being made from your phone. You can bar a range of call types, for example, to international destinations, mobile phones or premium rate numbers (such as chatlines or TV shows). If you'd like Call Barring, please tell us when you order BT Basic and we'll send you a guide explaining how to use it.
- You stay flexible. There's no minimum contract period with BT Basic. This means you can change from BT Basic to any of BT's other packages at any time.

How BT Basic works

With BT Basic you pay a line rental charge every three months. This charge includes a call allowance that covers local, national and international landline calls. The number of calls you can make within the call allowance depends on the length and type of calls you make. For example, if you chat for a long time when you're on the phone, you could use up your allowance quite quickly.

If you go over your call allowance, you'll pay a set rate for normal UK calls. All other types of calls will be charged at standard BT Basic calling package rates. But if you don't use up all of your call allowance in a three-month period, you can't carry it over to the next three months.

Applying for BT Basic

If you're a named BT account holder, you can call BT, free, on **0800 800 864** (open Monday to Friday 8am–6pm) to ask for an application form. One of our team will talk to you about the calls you make so that you can be sure that BT Basic is the best package for you.

If you don't have a BT line, you'll need to change to BT before you can get BT Basic. You won't normally need to pay a connection charge to do this unless there are exceptional circumstances that involve special equipment or work. We'll tell you about any charges before we agree any work.

Can I have broadband with BT Basic?

Yes. We recognise the importance of the internet in today's world and BT Basic has been designed to allow broadband on the line.

The good news is that you can sign up for BT Basic + Broadband. Your broadband charges will be added to the cost of your BT Basic line rental.

BT Basic + Broadband includes:

- broadband with up to 16Mb download speed
- 10GB usage a month, which typically means you can:
 - browse the internet for up to 30 hours a month
 - stream video for up to ten hours a month
 - download one standard definition film and up to ten albums a month.

Don't worry – we'll email you if you get close to going over your allowance. If you do go over, a charge will apply.

You won't need to pay a connection charge for installing broadband, but you'll need to pay for the postage and packaging of your BT Home Hub, which you'll need for the broadband to work.

Or you can take one of the standard BT Broadband only options (BT Basic customers aren't eligible for the combined Broadband and Calls packages). Choose the package that best meets your needs and budgets.

More information

For further details and to download the BT Basic guide, go to bt.com/btbasic

Cutting costs with the internet

The internet has changed our lives in so many ways. More and more of us are getting online to shop, work and stay in touch, and we're getting online with a wide range of devices.

By bundling your phone line rental, calls and broadband together, you can get a really cost-effective package. Even more so with BT because BT Broadband comes with unlimited free BT Wi-fi, giving you internet access at over five million hotspots throughout the UK. And it's easy to add in extras, like BT TV, giving you Freeview, a set-top box, catch-up TV and more besides.



How can the internet save me money?

There are some real advantages to being online.

Email

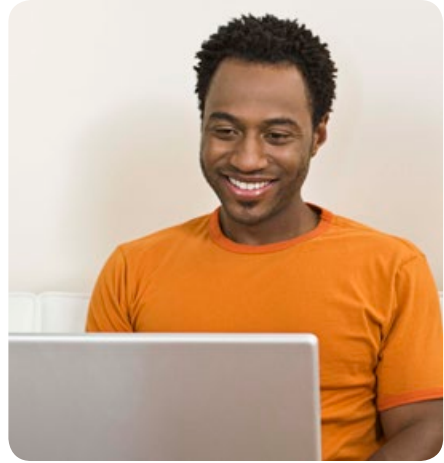
You can send and receive emails – which can be a cheaper and quicker way to keep in touch with family, friends and businesses.

Information access

The internet has millions of pages of information and is a great place to find a new job, a training course, healthcare advice, national and local government services and so much more.

Shopping

Being able to search for best buys online can save you time and money. Some companies only trade online but often offer a wider range of products. And it's incredibly easy to search for exactly what you need. As an example, if you're planning a holiday, you can search for dates, budgets and the type of place you'd like to visit.



Renewals, changes and updates

It's often easier, quicker and cheaper to go online to renew things like your TV licence, car tax disc, library books, prescriptions and club or society memberships. And if you change your address or want to update your details, you can often do that online too.

Downloading

You can also download things like music, films and application forms onto your computer. Or, if you prefer, you can order them online and arrange for them to be delivered – all saving you money and time.

Online billing

Choosing online paperless billing from suppliers means you won't lose your bill and helps you to keep track of exactly what you owe. With BT, if you pay for 12 months' line rental in advance and have online billing, you can save costs with our Line Rental Saver.

Directory Enquiries

You can search for residential and business phone numbers online for free.

Watching TV over the internet

If you're thinking about internet and phone bundles and you enjoy watching television, you might like to add in TV from BT. It's a whole new way to watch TV, with a set-top box that gives you up to 300 hours of recording time and lets you pause, rewind and record live TV. It comes with up to 70 Freeview TV and radio channels, and catch-up TV.



And BT Sport has been available, free to BT Broadband customers since August 2013.



And you can create your own music playlists and bookmark your favourite shows.

Find out more at bt.com/tv



If you're a sports fan and a BT Broadband customer but you don't have BT TV, you can still get the BT Sport app and online player. Find out more at bt.com/sport

Getting online with a limited budget

If you're getting BT Basic, you can now sign-up for BT Basic + Broadband – see [page 14](#) for details.

Even if you don't qualify for BT Basic, broadband prices are very competitive and there are lots of introductory deals around. As with most offers these days, you should check what's included, what's extra and whether the package or bundle is right for you and your lifestyle.

Here's a list of some things we suggest you check and compare:

- how much you'll have to pay upfront, how much you'll have to pay in your first year and how much it'll cost each year after that
- the security package. Is it included, does it last for more than a year and is it regularly updated to help keep you protected?
- parental controls, if any are included, to help make sure your children are safe online
- how much, if any, online storage (like bt.com/cloud) is included?
- how much phone help is available if you need it. Is it a free phone **0800** number? When is it open?
- what online help is available, if any
- the contract terms. How long is it and are there any charges if you leave early?
- what else is included? For example, BT Broadband comes with inclusive unlimited free BT Wi-fi so you can get online at over five million hotspots when you're out and about in the UK and seven million more around the world.



More information about getting online

- bt.com/broadband to find out more about BT Broadband.
- bt.com/btbasic to find out more about BT Basic + Broadband.
- bt.com/includingyou if you need some extra help with communications and want to find out more about getting online. (See the 'Getting Online' section.)
- plus.net for information about the award-winning, low-cost broadband service from PlusNet.
- ukonlinecentres.com to find out more about using the internet and take some first steps.



TIPS

Remember, there are places where you might be able to use the internet for free. If you're a member of your local library you might be able to get online there – it's a great way to try it out. And some coffee shops, restaurants, hotels and the like will let you get online with wi-fi.

You could also contact UK online centres on **0800 77 1234** to find out if there's a free or low-cost computer course near you.

There are lots of comparison websites, including some that compare broadband. They're okay as a starting point but remember, they might not compare all the features you're looking for. We suggest you look for comparison sites approved by the regulator (ofcom.org.uk). But we also suggest you check directly with suppliers to make sure you get the information you need before making a decision.

It's important to protect yourself, your family and your computer when you're online. Find out more about BT NetProtect Plus, BT Parental Controls and much more at bt.com/safety

Choosing the best way to pay

No one likes getting bills, but a bit of planning can make paying them much less painful and can also work out cheaper, so it's best to be organised. Here are some suggestions that might help to spread the load.



Payment methods

You might get a better deal, or just make your life easier, by changing the way you pay.

If you've got a bank account, it's usually cheaper and easier to pay by Direct Debit than by cheque or cash. (Some companies charge an extra payment processing fee if you don't pay by Direct Debit whereas others might give you a discount if you do.) Give your bank or building society written instructions and they'll make sure the right amount is paid at the right time. This also means you won't forget to pay so you won't fall behind and risk late payment charges.

Talk to your service provider about whether you can pay a set amount each month so you know how much you're spending. BT offers a monthly payment plan to cover the cost of the line rental and your calls.

You can use a BT Payment card to make payments towards your BT phone bill at shops displaying the yellow PayPoint sign or at your local Post Office.

Problems paying your bill?

No matter how you choose to pay your bills, sometimes you just might not have enough to pay them all.

If you are having problems, your supplier might be able to help – but only if they know about the problem. It's important to contact them as soon as you can so that they can help you to find ways to sort it out. For example, they might:

- agree a rate with you to pay off the debt by instalments
- suggest a payment method or tariff that works better for you
- give you some advice on how to reduce your bills for the future. For instance you might like to think about call barring that puts you in control of who can make calls from your phone. This can stop the family from running up big bills by ringing premium rate numbers such as those used in TV show voting. A small monthly charge might apply.

It's always best to be upfront about any problems – late payments can lead to extra charges being added to your bill and might lead to disconnection.

If you're struggling with other bills and debts, [see page 29](#) to find out where you can get free and confidential help.



TIPS

Remember – if you decide to cancel your contract with your supplier before the end of the minimum contract, check whether you'll have to pay a charge for ending your contract early.

If you're a BT customer and have difficulty reading the print on a standard bill, you can ask for your bill in a different format, such as larger print, audio CD or Braille.

If you're a BT customer you can use BT 'Call My Bill' on **0800 44 33 11** or bt.com/mybt to keep track of how much you're spending on your calls.

What happens if you get into debt

If you don't pay a bill, your supplier will probably send you a reminder and a second chance to pay. If you've a problem paying, it's really important that you contact your supplier to try to sort out how to pay and steer clear of extra charges.

If you start falling behind with your BT bills, we can help by blocking outgoing calls on your phone (except for emergency 999 and 112 calls) so that your debt doesn't get any bigger. You'll still be able to take incoming calls while you pay off the debt.

We'll give you time to pay but if you don't make the payments you say you will, we might disconnect your line and pass the debt to a debt collection agency and you'll have to pay its charges too.

This might also affect your credit rating and chances of getting future credit. Debt collection agencies aren't bailiffs and they can't legally enter your home. All agencies used by BT are members of the Credit Services Association, which has a code of practice that sets out how they should behave.

If you're regularly struggling to pay because your income has gone down or you have sudden unexpected costs, it's worth looking to see if you qualify for any benefits or tax credits. Many people don't claim for all the benefits they're entitled to. You can check whether you qualify at gov.uk

More information

You can get online advice about benefits at the Citizens Advice adviceguide.org.uk or turn2us.org.uk

For information about where to go for free, independent debt advice, see [page 29](#).

Other useful services

While you're thinking about what you can get with your BT phone packages, here's some more useful information.

If you're a BT customer and want to find out more, call us free on **0800 800 150**. If you're not with BT, contact your own supplier to find out what they can offer.

Problem phone calls

Your phone's a great way for you to stay in touch and for people to stay in touch with you. But you might sometimes get unwanted calls.

There are four main types of unwanted calls:

- marketing calls – someone trying to sell you something
- calls made by mistake – such as wrong numbers
- silent calls – when there's nobody on the line
- malicious calls – calls that aim to distress you.



As a general rule, it's wise to be on the safe side when answering your phone. So, unless you know who's calling, we suggest you don't give callers:

- your phone number – instead say hello and wait for the caller to speak first
- personal details such as your name or address or any financial information
- information about the number or personal details of people who live in the house.

After an unwanted call, you might want to dial **1471** to find out who's called you.

Registering your number with the Telephone Preference Service might help reduce sales and marketing calls in the first place. You can register at tponline.org.uk or on **0845 070 0707**.

If you'd like more information about dealing with problem phone calls, go to bt.com/unwantedcalls. On that page, you can also find out about the Which? 'Calling time on nuisance calls and texts' campaign and how to complain if you're getting unwanted calls.

Scams

We all need to be on the lookout for scams, including those over the phone.

If you get an email or call from a number or person you don't recognise, with an offer that sounds too good to be true, it could be a scam. And if it's offering something for nothing, asking for money upfront, your bank details or personal information and using a mobile phone number or PO box for contacts, it's even more likely to be a scam.

For more information about scams and what to do if you think you've been a victim of one, contact Action Fraud on **0300 123 2040** or actionfraud.police.uk. For advice about avoiding email scams, go to bt.com/yoursecurity



BT8500 Advanced Call Blocker, the only phone that can block up to 100% of nuisance calls



Powered by
trueCall
STOPS NUISANCE CALLS

Control the calls you want – and those you don't

We've a range of phones that help you control the calls you want to take and those you'd rather not. The phones come with all the modern features you'd expect – plus some great new features. Our new BT8500 Advanced Call Blocker function uses trueCall's multi-award winning technology.

It's easy to use and:

- blocks up to 100% of nuisance or unwanted calls
- intercepts and screens calls
- learns over time who you do and don't want to receive calls from
- blocks up to 1000 different numbers.

Find out more at bt.com/shop/advancedblocker

Other ways we can help

BT's Calling Features give you more control over your phone and calls, making it easier to stay in touch, make and take calls and pick up voicemail messages – and more.

For more details, go to bt.com/callingfeatures or call **0800 800 150**.



BT Privacy

Gives you more control over incoming calls by registering you for the Telephone Preference Service and comes with the option of Caller Display. For Caller Display charges, see bt.com/callingfeatures

BT Answer 1571

A voicemail service for callers to leave a message if you don't answer the phone. For charges, see bt.com/callingfeatures

BT 1471

Dial 1471 to get the number of the last person who called you.

Caller Display

Lets you see the number that's calling you before you answer. So you can decide whether to pick up the phone or leave it to your answering service. For charges, see bt.com/callingfeatures

Choose to Refuse

Helps block particular numbers from getting through to you. Choose to Refuse lets you block up to ten numbers, including the last number you answered.



Anonymous Call Reject

Lets you block incoming calls from UK numbers where the caller has withheld their number.

Call Sign

Gives you an extra number with a different ringtone. If you give this number to family or friends, it will help you to tell who's calling you.

Ex-directory call blocking

You might also find it helpful to make your telephone number ex-directory, which means we don't put your number in the phone book. And with some new phones, like the BT8500, you can block calls from specific numbers or block certain types of call. For more details about BT's phones, see our booklet 'Including You: BT's guide to help you communicate' at bt.com/commchoices. If you need more help, call us on **0800 800 150**.

Services for older and disabled customers

BT also offers a number of free services for older and less able customers.

Free Priority Fault Repair Scheme

You might qualify if you, or someone who lives with you, are registered as Chronically Sick and Disabled or incapacitated, and therefore housebound, due to a chronic long-term illness or disability which prevents you leaving the house without the assistance of another person (for example, on the National Organ Transplant waiting list).

To read or download our Priority Fault Repair Scheme guide, go to bt.com/commchoices. Or call us on **0800 800 150**.



Protected Services Scheme

This is a free scheme to help keep your phone line connected if you forget to pay your bill or if you can't pay due to special circumstances, such as an emergency hospital stay. Under this scheme, you give us the name of someone who we can contact about your bills.

To read our Protected Services Scheme guide and find the application form, go to bt.com/commchoices. You can also find out more by calling us on **0800 800 150**.

Free 195 Directory Enquiries

If you find it difficult to use the phone book, you might be able to get our free 195 directory enquiry service. If you'd like an application form, call the registration team on **0800 587 0195** (Monday to Friday 9am–4.30pm).

Network Controlled Calling

Network Controlled Calling is a free service for customers who make involuntary nuisance calls by repeatedly ringing the wrong number, perhaps because of short-term memory loss or learning difficulties. BT will work with you, a family member or principal carer to agree a list of ten key numbers that can be called. As well as being able to keep a phone line and stay in touch, it also helps stop customers running up very large call bills.



You can find out more about Network Controlled Calling, and download a booklet about it, at bt.com/callcontrol. Or you can email us at ncc.g@bt.com or call the Network Controlled Calling team on **0800 919 591** (Monday to Friday 8am–5pm).

You could also take a look at our new BT8500 Advanced Call Blocker phone.

The BT8500 can block unwanted calls and stop anyone making premium rate calls, including those to the speaking clock (123) and Directory Enquiry numbers that begin with 118.



Updating the way your phone's connected

If your phone's connected by an old-fashioned junction box (not a plug) and you're an older or disabled customer, you can ask us to change your hardwired phone to a modern plug and socket. This way, you could plug in a community alarm and use a more modern phone with more useful features, such as call blocking.

To find out more about how we can give you a little extra help with communications, go to bt.com/includingyou or call **0800 800 150**.



Free and confidential money and debt advice

If you don't have a bank account, opening one could help you save money on your household bills. Look for one that lets you have standing orders and Direct Debits to make the most of your money.

Most banks offer a basic bank account. You get a cash card but no overdraft facility so you can't get into debt.

For more information about how to find a bank account, go to nationaldebtline.co.uk or call **0808 808 4000**. For other types of questions about money matters try the Money Advice Service at moneyadvice.org.uk or on **0300 500 5000**.

For debt advice and support over the phone, call National Debtline on **0808 808 4000** or StepChange Debt Charity on **0800 138 1111**. For self-help debt advice online, go to mymoneysteps.org or use the online debt remedy tool at stepchange.org



**NATIONAL
DEBTLINE**

You can also get face-to-face advice from organisations like your local Citizens Advice Bureau, Christians Against Poverty and, for older people, at local Age UK centres. Age UK also offers guides, help and advice about money matters at ageuk.org.uk or on **0800 169 6565**.

You might also be able to apply to a charity for a grant to help pay your bills. Go to turn2us.org.uk or call free on **0808 802 2000**.



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