

Cost of living

Saving money on broadband and mobiles

Many services now need us to log in or sign up to organisations through the internet. Whilst there are lots of mobile phone or broadband offers available it is important to find a deal or contract that is suitable for your needs and budget,

- Use comparison sites - if you know what you need from a mobile or broadband service you can put this information into a comparison site which will bring up some offers available to you.
- Do you need a contract service, or would a pay-as-you-go service meet your needs without having to commit to one provider for a set length of time?
- Consider your data use, will you be using your mobile as your main way to get online, or will you have home broadband?
- Are there changes in your household which may affect your broadband use?
- Do you need a new handset or can you continue with your existing one and just take out a deal that is for data, calls and text only?
- If you are considering a contract -
 - Find out what the data limit is. Check how much you usually use and what it costs in your current contract. For example, if you are only using half of your data, you might want to find a deal with less data that costs less.
 - If you wish to leave a contract early, is there a cancellation or exit fee? If so find out what it is, as you may have to pay the full term of the contract.
 - If your contract has come to an end, check what the notice period is if you wish to cancel your contract or negotiate a new one.
- Find out if you have a cooling-off period in which you can cancel the contract, usually, this is within 14 days of arranging a contract. This only applies if you signed up online or over the phone.

Speak to your provider if you are struggling with payments and see if there is a different arrangement you can come to.

Support available for low-cost data

- Check if you are eligible for a social tariff for home or mobile broadband if you are in receipt of universal credit or other benefits. You might be able to get a cheaper internet, mobile or phone deal called a 'social tariff'. It depends on which benefits you get. If your provider has a social tariff, you won't have to pay to move to it. You can move at any time - you don't have to wait until the end of your contract. Check with your provider and speak to them to find out more. There is more information here.

<https://www.ofcom.org.uk/phones-telecoms-and-internet/advice-for-consumers/costs-and-billing/social-tariffs>

However, you can also speak to your local Citizens Advice about this.

<https://www.citizensadvice.org.uk/consumer/phone-internet/downloads-or-tv/if-youre-struggling-to-pay-your-mobile-phone-internet-or-tv-bill/>

- National Data Bank - can offer support, for up to 12 months for people experiencing data poverty. To check the criteria visit their website <https://www.goodthingsfoundation.org/databank/>

Data-saving web browsers

There are browsers known as lightweight browsers that can save users' data costs. Lightweight browsers compress website data more efficiently than standard ones so they open sites faster and use less of your data allowance. There are some trade-offs though as occasionally websites might not display properly and interactive elements might not function as well. Therefore keep a normal browser installed on your device too. There is more information about these here

<https://thetechhacker.com/2019/02/03/best-data-saving-android-browsers-to-surf-the-web-faster/>

Free wifi spots

There are many places such as local libraries, cafes and some council buildings that offer free wifi, that will often ask for a password. Whilst this can be useful it is important to be aware that there may be security risks to using free wifi networks. If you are using a cafe's wifi it is most likely you will be expected to buy food or drink, so you will need to consider that cost. Try not to use free wifi

networks for things such as online banking or social media as scammers may be able to obtain your information or hack your accounts.

If you need to fill in government forms, benefit forms or job applications, find out what is available to help you in your local area, by contacting your local job centre or council. They will be able to provide you with details of places and times where you can access IT systems and help to do this if you need it.

For consumer advice contact Citizens Advice consumer advice service 0808 223 1133, Welsh-speaking adviser 0808 223 1144.

Relay UK - if you can't hear or speak on the phone, you can type what you want to say: 18001 then 0808 223 1133.

<https://www.citizensadvice.org.uk/consumer/get-more-help/if-you-need-more-help-about-a-consumer-issue/>