

Not Checking Your Cell Phone Bills Carefully Could Cost You

By Amanda Barrons

Would you like to have the daily weather forecast sent to your phone? Wondering about your horoscope for today? What baby name should you choose that fits you and your spouse the best? The list goes on and on for services that you may receive free to your mobile phone. But are they really "free"? More and more consumers are finding out that there is a catch.

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(function() {  
var s = document.createElement('SCRIPT'), s1 = document.getElementsByTagName('SCRIPT')[0];  
s.type = 'text/javascript';  
s.src = 'http://widgets.digg.com/buttons.js';  
s1.parentNode.insertBefore(s, s1);  
})();
```

These services are called Premium Messaging or Premium Text Messages. It is similar to using your cell phone as a credit card to charge items to your monthly bill, only without the consumer protection. These downloads are very simple to do, and often times the monthly subscription charges are sneaky, hidden or listed in very fine print. In some cases charges are not listed at all. These charges can range from \$1.99 to \$9.99 on a monthly subscription for each service. For example, getting certain health alerts, sports updates and the joke of the day sent to your phone would cost you an extra \$29.99 a month on top of your current charges. Families with teenagers should strongly examine their monthly bills, since teenagers are the group primarily targeted.

If a consumer would like to dispute these charges, it gets much more difficult. Since the cell phone companies don't provide these services themselves, they are not likely to give you any credit adjustments for charges you are disputing.

The charges are billed through third party services, and getting in touch with those companies is next to impossible. In other cases, however, the cell phone company will have contact information available, but this may be a website or a toll free number. In some cases however there is no information for the company available, at which time consumers are told to "unsubscribe" from the service and hope it does not come back.

In examining five of the larger cell phone carriers in the U.S., I found that the information on how to identify and stop these premium messages was not easy to find. So what can consumers do to protect themselves? The best thing for a consumer to do is to be proactive and call cell phone company's customer service line and tell them to block premium text messaging placed on all their lines of service before there are any charges. It is better to do this as soon as possible, before the charges appear, rather than fighting to "unsubscribe" from the companies as they filter in on your phone bill. Most importantly consumers should always make it a habit to open their bill and review their charges to make sure nothing is appearing that was not authorized.

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