

The image shows a screenshot of the consumer.gov website. At the top left is the logo "consumer.gov" with the tagline "what to know and do". To the right of the logo is a search bar with a "search" button and a "Español" language selector. Below the logo are four navigation buttons: "Managing Your Money" (teal), "Credit, Loans and Debt" (green), "Scams and Identity Theft" (orange), and "Help for You" (blue). The "Managing Your Money" button is selected, and its content is displayed in a light blue box below. The content includes a list of topics: Making a Budget, Opening a Bank Account, Using Debit Cards, Prepaid Cards, Saving Money When You Shop, Buying and Using Phone Cards, Sending Money Overseas, and Renting an Apartment or House. At the bottom of the page, there is a footer with links for "Federal Trade Commission", "Privacy Policy", and "USA.gov".

consumer.gov
what to know and do

search Español

Managing Your Money Credit, Loans and Debt Scams and Identity Theft Help for You

Managing Your Money

- Making a Budget
- Opening a Bank Account
- Using Debit Cards
- Prepaid Cards
- Saving Money When You Shop
- Buying and Using Phone Cards
- Sending Money Overseas
- Renting an Apartment or House

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Buying and Using Phone Cards

What It Is

What To Know

What To Do

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AAA text size

listen

What is a phone card?

A phone card is a way of buying minutes in advance. You buy phone cards to make long-distance calls. These phone cards might be called prepaid phone cards or international calling cards.

The cards usually cost between \$1 and \$20. You pay for a certain number of minutes.

The number of minutes you get can depend on:

- the cost of the card
- where you are calling

For example, a card might advertise that it costs \$5 to get 100 minutes for calls to Africa.

Where would I buy a phone card?

You can buy prepaid phone cards in many places:

- most convenience stores
- grocery stores
- super stores
- from phone companies
- online

Read more

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How do phone cards work?

When you buy a phone card, you get an access number to call. You also get a PIN. A "PIN" is a personal identification number.

To make a call, you:

- dial the access number
- enter your PIN
- dial the phone number you want to reach
- talk
- hang up when you are done

How do I know how many minutes I have left?

Many companies play a recorded message after you enter your PIN. It tells you how many minutes you have left. Phone card companies use the PIN to track how many minutes you use to make calls.

Why do the minutes seem to go by so fast?

You pay for a certain number of minutes. But fees take away the minutes you have to talk.

Some phone cards charge fees. You might lose minutes every time you:

- dial the access number
- call a mobile phone
- end the call

What makes a good phone card?

You want a phone card with the most minutes for your money.





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Phone cards can help you make calls overseas while saving money. But high fees can cost you time you thought you had, and money.

How do I compare phone cards?

Before you buy a phone card:

- choose at least two phone cards to compare
- find information about the fees. That information usually is on the sign for the card
- write the charges for:
 - maintenance fee
 - fee to dial the access number
 - fee to call a mobile number
 - fee to end the call
- compare the fees for the two cards. Choose the card that is best for you

How else can I save money?

- Buy cards for a small amount of money – for example, \$2.00 or \$5.00. You are buying fewer minutes. But you will not lose much money if the card does not work.
- Check the expiration date. Be sure you can use all the minutes by that date.
- Make sure you see a customer service number on the card. That means you can get help if you need it.

What if I have problems with a card?

You might have a phone card that does not work. Or a card with fewer minutes than you thought. If you do, report it:

- Call the Federal Trade Commission at 1-877-382-4357 (TTY: 1-866-653-4261).
- Tell the person on the phone what happened. You can give as much or as little information as you want.