

What genius said competition makes everything better? If you've shopped for mobile phone service lately, you know that the variety of service plans and phones is overwhelming. Carriers entice customers with hot new phones, but that's the last item you should think about. First choose a carrier, then a service plan, then your hardware.

Compare competing carriers' coverage

Step 1 Make sure a prospective carrier's service works where you do. Carriers provide maps of their service areas. If you travel a lot, look for national coverage. **Step 2** Ask friends and colleagues which carrier they use and how satisfied they are with its service. Then ask them to check reception by making some calls in your home and office--there's nothing worse than a dead spot where you spend all your time.

Step

3

Check where data services--such as e-mail, Internet access, games and pictures--are available if you want these services.

Compare service plans

Step 1 Look at your needs. If you stay close to home, a plan with unlimited local or regional calling may suit you. But if you travel a lot, a national plan can save you money. Roaming charges can add up in a hurry. **Step 2** Watch the clock. If you use your phone throughout the day, more "anytime" minutes can be a better deal (since day rates are higher) than lots of "night and weekend" minutes. **Step 3** Remember

where you call. Mobile phone plans can include free long distance--a big money-saver if you frequently make long distance calls.

Step

4

Ask that standard features such as call waiting, voice mail and caller ID be included in your plan at no extra charge.

Step

5

Look for a plan with rollover minutes that don't expire at the end of the month if your calling pattern varies over time.

Step

6

Watch for rounding up. Most carriers round phone time up to the nearest minute.

Step

7

Check into package plans for data services if you plan to use their services heavily. They can add an extra charge per month-- often at a cost per kilobyte of data.

Step

8

Look for a plan with a low cancellation fee if you think your needs might change. But before you pay such a fee, ask your carrier to switch you at no cost to a plan that makes better sense for you in the future.

Select a telephone

Step 1 Ask about free phones. You can get some great full-featured phones when you sign a one- or two-year contract. Step 2 Make sure the phone's basic features work simply and well: an easy-to-use keypad, clear sound, long battery life, voice dialing, a minute counter, and voice mail are important for most people. Step 3 Insist on a hands-free headset with your phone.

Step

4

Consider advanced features, like color screens, speaker-phone operation, built-in cameras, address books that synchronize with your computer, or custom ring tones.

Step

5

Look for Global Positioning System (GPS) location capability on high-end phones, good if you need to be found in an emergency.

Step

6

Consider a combination mobile phone and PDA if you rely on these services heavily. They are costly, but can reduce the load in your briefcase or purse.