



Telephone Savvy

In this day and age, the telephone has become much more than a mere convenience. It's a necessity. If you don't believe this, try finding a job without one.

Also, think about how important they are in the area of safety. Without a phone, it's pretty hard to dial 911. It has become an essential tool for parents who are still at work when their children arrive home from school in the afternoon. The peace of mind parents gain from knowing their children have arrived home safely is immeasurable.



The government agrees with the notion that telephones are a necessity. Laws have been passed ensuring that basic phone service is available at reduced rates to limited income consumers, as well as those with a disability.

Kentucky Laws

Link-Up America - In Kentucky, limited income consumers who qualify for financial assistance will receive discounts on connecting their phone.

Lifeline - As with Link-Up America, you will receive a reduced monthly fee for basic phone service. To apply, call: BellSouth - 557-6500 or GTE - 1-800-483-4300.

Disabilities - Kentucky has a law requiring that special phone service be provided to those with hearing problems. It also

provides, free of charge, special phones for the blind and the hearing impaired. To find out more, or apply for special services or equipment, contact: The Kentucky Commission on the Deaf and Hard of Hearing: 632 Versailles Road
Frankfort, KY 40601
1-800-372-2907

Phone Facts

- ◆ **Buy or Lease?** - You will usually save money if you buy, rather than lease, a telephone.
- ◆ **Optional Services** - Check your local phone bill to see if you are being billed for optional services (like call waiting, etc.) that you don't need or use. Each option you drop could save you \$40 or more per year.
- ◆ **Phone Cards** - If you don't make many long distance calls, consider buying phone cards. There are hundreds of long distance phone card companies; some charge as little as 3.5 cents per minute.

Telephone Scams

The telephone is a favorite tool of scam artists. As a general rule, never give personal information, especially your social security number or credit card numbers, over the phone, unless you are absolutely sure of who you are talking to. Protect yourself by being aware of some of the scams currently being perpetrated.

- ◆ **Double Whammy Collect Calls** - Women may be attracted to an 800-number that promises to help them recover unpaid child support. Callers are told that an initial charge of \$40 is required and that the firm will call them back collect. Besides the collect call charges, consumers are billed \$3.95 a minute to a third party.
- ◆ **Help for “Handicapped” Felons** - Con artists claiming to be “handicapped” (such as with asthma or corrective eyeglasses) or to be selling items made by disabled workers call and try to bilk consumers out of money. Most often the only “handicap” the telemarketer has is a criminal background.
- ◆ **Charity Scams** - The typical charity scammer goes door-to-door collecting to aid victims of a natural disaster or a well-publicized individual tragedy, however, many have increasingly taken to using the phone. It’s a good policy to never give money to someone who solicits over the phone; you can never be sure who’s on the other end. You should also be aware of so-called “legitimate” charities that

solicit your money, but only give 5 or 10 cents on the dollar to the actual victims. If possible, thoroughly investigate a charity’s track record before you contribute your hard-earned pay.

- ◆ **Sweepstakes Scams** - You receive a notice in the mail telling you that you’re the lucky winner of a sweepstakes promotion. All you have to do is call an 800 number. Be careful, you might be the victim of an embezzling scam. Sweepstakes companies might be breaking the law when they request money from you to receive a prize. You do not have to pay any shipping and handling charges, fees, etc. for a prize you won. If there are any taxes to be paid on a prize, the consumer pays them directly to the government, not the sweepstakes company.
- ◆ **Reload Scams** - This is a “recovery service” aimed at consumers who already have been victimized, such as when they are notified about a “second chance” to win.

Written by Dr. Robert H. Flashman, Extension Specialist in Family Resource Management. Co-written and edited by Peter Hesseldenz, MA, Family & Consumer Sciences Extension.

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