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Mobile phone plans are the packages and bundles of call time, texts and internet usage amongst many others, that phone and communications companies put together in order to entice customers to sign up to their service.

Typically they are a basic combination of, as mentioned, call time, texts, data allowances (how much data you can download per month), then there are usually "add ons", which are more of these, but at an attractive price to entice you into getting them, so let's say you have an allowance of 300 text per month for free, they might offer another 100 texts for as little as Â£2.

It's worth thinking about what kind of phone user you are. Perhaps you are an infrequent user of your phone, spending less than an hour in total talking (on calls that youhave made as opposed to calls made to you) and sending less than 50 texts. Or maybe you are a medium user, spending up to 100 minutes of call time and sending 100 texts. You might be a teenager who sends texts all day long rather than calling your friends, or you might be a heavy user of the phone, perhaps without a landline, spending hundreds of minutes per month, and using the internet to send e mails.

Another way of looking at it would be to think about how much you spend on your phone if you are a pay as you go customer. Have that figure in mind, as well as what we've just discussed before you look at plans.

A quick note to remember is that you might get a free phone when you sign up to a bill plan. Please be sure to consider recycling your old phone. This can be done by asking in store if they take trade ins, or there are charities out there that will take you phone and do it for you, and make a few pounds for themselves.

Phoneplans begin around the 30 pounds per month level. The market is so competitive that many offer unlimited texts, and the call time will typically be 300 minutes.

Moving up and you pay around 40 pounds per month, getting up to 60 minutes, unlimited texts and 500mb of data usage on the internet, and if you pick an plan for around fifty pounds, you can generally get over 1000 minutes, 750mb+, and again, unlimited texting.

Research before you buy and ask in store or look online, because you will need to sign a contract for one year minimum in most cases.

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