

## It's Your Call

Wireless providers aren't thrilled: Prepaid cell phone plans, which allow paying as needed with no contract, have been growing fast—and luring the cost conscious to break their traditional contracts, many of which were signed in better economic times.

Prepaid plans are a quick budget fix, with some as cheap as \$10; the cost structure favors folks who talk 200 minutes or less a month. Among the limitations to consider: There's no prepaid iPhone, with its myriad functions; and per-minute rates tend to be higher—not ideal for big travelers (beware roaming charges) or those who often use up their minutes.

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