

TECH SAVVY SENIORS

The NSW **Tech Savvy Seniors** program is a key initiative of the NSW Ageing Strategy and the Telstra Digital Literacy Strategy.

'Victorian Tech Savvy Seniors' is a Seniors Card Age Friendly Partners program with Telstra delivering training through rural and remote libraries across Victoria.

MANAGING YOUR INTERNET COSTS



IT'S HOW
WE CONNECT



AGE
FRIENDLY
PARTNERS
PROGRAM



TOPIC	MANAGING YOUR INTERNET COSTS
WHAT IS THE PURPOSE OF THIS HANDOUT?	This handout is designed to help you select the right internet plan and manage the costs associated with connecting to the internet. The handout is yours to keep and read in your own time.
HOW DO I MANAGE MY INTERNET COSTS?	<p>There are three key things you can do to manage your internet costs:</p> <ul style="list-style-type: none"> ▶ Choose a plan that meets your needs ▶ Check your bill ▶ Check your usage meter.
WHAT PLANS ARE AVAILABLE?	<p>Internet Service Providers (ISPs) have different internet plans. The cost of each plan depends on:</p> <ul style="list-style-type: none"> ▶ How fast your internet connection is ▶ How much data you can download in a month.

WHAT TYPE OF INTERNET CONNECTION DO I NEED?

There are currently two types of internet connection:

Dial-up: A dial-up connection is much slower than a broadband connection, and is really only suitable if you are performing the most basic tasks online.

Dial-up plans usually only allow you to access the internet for a certain amount of hours per month. You are then charged for any additional time you spend on the internet, and you have to pay for the cost of a call each time you connect.

Broadband: A broadband connection is a fast, reliable way to connect to the internet.

High speed broadband connections allow you to get online and perform a range of tasks quickly and efficiently. With a broadband connection you can download archived BBC documentaries or your favourite TV show in no time. Just think, with a speedy internet connection you will never miss a bargain again when bidding on eBay!

With a high speed broadband connection, you can:

- ▶ Download pictures, videos and movies quickly
- ▶ Access graphic-rich sites without delay
- ▶ Snap up bargains in online auctions and travel sales
- ▶ Send emails with attachments in a flash.

You can find out more about different internet plans by visiting the websites of various ISPs.

IS THERE JUST ONE TYPE OF BROADBAND?

There are actually several types of broadband connection, and your ISP will advise you which ones are available in your area. The types include:

- ▶ **ADSL:** Uses your telephone line for broadband (you can still keep using your phone, of course)
- ▶ **Cable:** Uses the pay TV cables to get data to and from your house
- ▶ **3G/4G:** Uses the mobile phone wireless network for data
- ▶ **Fibre:** Available in only a few places for now, fibre is being rolled out across the country. Fibre uses special super-high speed optical fibres.

The different types of service have different capabilities, and depending on your ISP, possibly different costs. Fibre and cable, for example, can theoretically work more than four times faster than ADSL.

SUBJECT	PICKING A PLAN THAT MEETS YOUR NEEDS
<p>WHAT DOWNLOAD LIMIT IS BEST FOR ME?</p>	<p>The download limit that's most cost effective for you depends on what you want to do online. If you want to:</p> <ol style="list-style-type: none"> 1. Email and occasionally browse websites A plan with a low download limit (less than 50GB, perhaps much less) should be most suitable 2. Visit websites with lots of photos or video clips A plan with a medium download limit (50-100GB) should be most suitable 3. Download movies or episodes of your favourite TV shows A plan with a high download (100GB+) limit should be most suitable <p>Remember that most ISPs will allow you to change your download limit at any time, so you can always start with a low plan and upgrade when needed.</p>
<p>HOW FAST DOES MY INTERNET CONNECTION NEED TO BE?</p>	<p>The speed of an internet connection depends mostly on the type of connection you're using. Speeds are measured in kilobits per second (kbps) or megabits per second (mbps), where 1024kbps is equal to 1mbps.</p> <p>The most common speeds are as follows:</p> <ul style="list-style-type: none"> ▶ Dial-up: 56kbps ▶ ADSL1: up to 8mbps ▶ ADSL2+: up to 24mbps ▶ 3G or 4G mobile: up to 40mbps (depending on your plan and location) ▶ Cable: up to 100mbps (or 30mbps in some areas) ▶ Fibre: up to 100mbps. <p>Of course, those numbers probably don't mean much to you right now, but it does give you an indication of the relative speeds of different services.</p> <p>The faster the connection, the quicker photos, video and music files will download to your computer and the faster web pages will appear. On dial-up, downloading a movie to your computer could literally take weeks. On fibre, it will likely arrive in minutes!</p>



HELPFUL HINTS WHEN CHOOSING A PLAN

- ▶ Ensure you read your Terms of Service agreement carefully before signing up to a plan. If there's anything in it you don't understand, ask your ISP for more information.
- ▶ Make sure you understand all the rates and fees your ISP will charge, especially what happens if you exceed your monthly limit.
- ▶ Check with the ISP that the type of plan and internet connection you want is available in your area.
- ▶ Ensure that your computer meets the necessary system requirements for the type of plan and internet connection that you want, and that your ISP provides technical support to help you with any problems you might have connecting to the internet.
- ▶ Look at what services the ISP offers apart from an internet connection, such as content that doesn't count toward your download limit and security options to help protect your computer.

WHAT INFORMATION CAN I FIND ON MY BILL?

Each month, your ISP will send or email you a bill outlining the charges you incurred. The bill may also give details of the:

- ▶ Total amount of time you spent online
- ▶ Amount of data you downloaded.

WHY SHOULD I CHECK MY BILL?

You should check your bill to ensure you're on the most suitable plan for your needs. If you:

- ▶ Download much less than your download limit, you may be able to choose a plan with a lower download limit
- ▶ Download more than your download limit, you may need to choose a plan with a higher download limit
- ▶ Notice a sudden unexplained spike in your internet usage, you should check your computer for viruses.

Most ISPs will allow you to check your bill online by logging onto their websites with your account details.

WHAT IS MY USAGE METER?

Your bill is not the only place you can check your usage. Most ISPs also provide a live meter of how much data you've used so far this month.

Your usage meter shows:

- ▶ The amount of data you have downloaded in a month
- ▶ The amount of data you can download before you reach your download limit.

If you have nearly used your download limit, you should download less for the rest of the month to ensure you stay within your download limit and avoid incurring extra charges.

HOW DO I CHECK MY USAGE METER?

Your ISP will be able to let you know how you can check your usage meter (it usually involves going to their website and logging on with your account password).

WHAT ARE UNMETERED SITES?

An unmetered site is a website that you can visit but that does not count towards your monthly download limit.

Unmetered sites may contain links to metered sites, which incur usage charges. You should keep an eye on the website's address in the browser Address bar when you click a link that takes you from an unmetered site. If the main part of the address changes, you may no longer be on an unmetered website.

Most ISPs will list any unmetered sites and services on their web page.

WHAT HAPPENS IF I GO OVER MY MONTHLY LIMIT?

It depends on the specifics of your internet plan (which is why it's a good idea to read the fine print). Generally, you won't get cut off, but one of two things will happen:

- Some plans charge you extra, on a per-gigabyte or per-megabyte basis
- Other plans slow down your internet connection (but don't charge you any extra). That means you can still access the internet, but not as quickly.

Most non-mobile broadband plans now fall into the second category, but you should check before signing up to a plan.

If you regularly go over your monthly download limit, you should consider upgrading to a plan with a higher usage allowance.

WHAT ARE THE TOP 5 DATA HOGS?

You can manage your data usage by avoiding **bandwidth hogs**. A bandwidth hog is an internet program or attachment that uses an excessive amount of your download limit.

The top 5 download hogs are:

1. File-sharing programs that allow you to swap music or movies
2. File downloads (especially movies)
3. Watching online videos, live TV or listening to the radio online
4. Online gaming
5. Auto-refreshing websites (websites that constantly reload or load new ads as you're viewing them).

VICTORIAN TECH SAVVY SENIORS

Everyone can benefit from being connected and online irrespective of their age, income, ability or geographical location. The Victorian Tech Savvy Seniors Program is a Seniors Card Age Friendly Partners Program in partnership with Telstra.

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