

# *Low Income Phone Service*

This document will go into detail on the best option for getting and making the most of phone service for those that are low income. I am going to assume 2 things. First, you have broadband internet service. Second, you qualify for lifeline.

This resource will help you go through the steps in having a single telephone number and the means to keep the demands on the limited minutes on the cellular service as low as possible.

## Advantages/Disadvantages

The biggest advantage is that following this document, you will have the means to have an effective solution that will likely meet the basic needs.

The biggest disadvantage is cost. Not only will you need an Internet connection, but there will also be some cost of data services, especially if your options are limited.

## What You'll Need?

I am going to assume the absolute minimal costs that will meet the needs of most people. You will also need to do a little sweat equity as you would have to set everything up to work the way you would need it to. You will also need a credit card for potential monthly services. Since many states have different programs, I am going to base it off the standards in place for Pennsylvania's Cell Lifeline program which will grant 125 minutes with unused minutes carrying over, or 250 minutes with no rollover. You will need the following.

- Following Accounts
  - Callcentric (Home Phone Number / E911)
  - Google (Android Phone, and Google Voice)
  - Obitalk (ATA Support)
- Home Phone Capabilities including
  - Home Internet Connection (Cable/DSL/FIOS)
  - An Available LAN Port (For ATA)
  - ObiHai ATA (For Home Phone Service)
  - Touchtone Phone (For Home Phone Service)
- Smartphone Resources including
  - An Android 6.0+ Smartphone (For Cellular Service)
  - Life Wireless SIM (Data and Voice Provider)
  - SIM Adapter Kit (Precaution)
  - 64GB Micro-SD Card (Reduce Data Demands)
- Credit or Debit (Bank) Card (Callcentric and Life Wireless)

## Setting Up

First thing we will need to do is create the accounts you will need. This is important to make your life easier in the future. You will also need to set up Internet service if you do not have it. For Internet, if you qualify for Internet Essentials, call **+1 855 847 3356**. If they ask for a home phone number, and you do not have a Lifeline account - you may not have a phone number. If this is the case, return to this set after setting up Callcentric. You can also go to the Web Address in the Links Section. Until you get home Internet, you will have to rely on a local library, school, or community center.

### Tip

If you have a WiFi Router, or willing to spend some money, you can save on the Modem rental charges by acquiring a DOCSIS 3 modem which you can acquire by going to <http://amzn.to/2d2s98U> An Asus Wifi-N router will be located at <http://amzn.to/2d6XyIM> If you already have a WiFi Router, you wouldn't need a new one. The slowest point will be the 10MBPS Internet connection.

## Setting Up a Google Account

You would only need to do this if you do not have a Google Account. The easiest way to get a Google Account is to go to Gmail. Once you done that, go to Google Contacts and enter all of your contacts including their telephone numbers. Also, put all of your contacts in groups. This will be important. Keep note of your Google Credentials as you will need this for Google Voice, and setting up your cellular phone.

## Setting Up a Callcentric Account

Go to the Callcentric website and setup a new account if you don't have one. Once you set up a new account, acquire the North America Basic plan which will give you 120 minutes to make outgoing calls. This is not an issue as we are getting it for the E911 service. In addition, you will need to get a free NY Number. If Comcast wouldn't set up an account for you until you had a telephone number, let them know this is your voicemail number. Follow the instructions on setting up your voicemail announcement. Make sure your NY number will go to your main extension. Also, take note of the password you set up for the extension as well as your 1777 UID that Callcentric gave you.

### Tip

If you have friends that are international, encourage them to acquire a Callcentric account. They can then use theirs to call your Callcentric ID number which will be a free call to both. In addition when everything is setup completely, you can dial **\*\*2 411** for free directory assistance.

## Setting Up Life Wireless Account

If you already have a lifeline cellular account, you will need to replace it with Life Wireless. Life Wireless is the only Lifeline provider I know of that will allow you to use their SIM card in an unlocked phone. When you activate with Life Wireless, this will automatically cancel your previous Lifeline account. You are legally only allowed **ONE** account.

## Setting Up an ObiTalk Account

Go to ObiTalk's website and set up an account. You can't do much with it for now until you get an ObiHai ATA, but it will make the process of setting up everything much easier. If you have your Life Wireless Phone number right now, set up Speed Dial 2 to **\*\*2** followed by 1 and your 10 digit Life Wireless Number.

## Making Purchases

You will need to purchase a few things if you don't have them. Some of these things will need to be acquired as I am sure most don't have everything. The links to these items are located with Amazon, but you will be able to acquire some of these items from other retailers. And while these items are specific, you can get general items in most cases.

First, you need an ObiHai ATA. This is a requirement. The cheapest one is the Obi200 which is sufficient for your needs. You will also need a touch tone phone. If you have one, this is a savings. If you need to buy one, I will recommend a DECT cordless phone. You will also need an Android Smartphone running Android 5.1 or better. Don't rely on promises for updates as companies have tend to fail in keeping their promises. The one I recommend is running Android 6.0. You will also need a SIM adapter if your phone doesn't use Nano-SIM. While this is not essential, if you pop the wrong size out, you will need to get one for your mistake, and will have to wait days for a good quality one. Also, if you listen to a lot of music, you should get a 64GB micro-SD card. Streaming music or video on your cellular data will eat up your data in days. Now, it will be just a matter of waiting for everything to come, and hopefully Internet will be set up as well.

## Setting Up Home Phone

Once your adapter comes in, plug it into the router for your home Internet service, and plug your touchtone phone into Phone (or Phone 1). Follow the instructions and log into your ObiTalk Account. Once the adapter is associated with your account, you will want SP1 to be your GTalk account, and default for outgoing calls. You will want your Callcentric account to be SP2 and used for E911.

## Setting Up Your Cell Phone

Once your Life Wireless Phone, and Smartphone comes in, you will need to set up everything. First, activate your Life Wireless Account using the basic phone they sent you. Once that is done, turn off the phone, remove the SIM and use the proper preforation. If you punched out the smaller one, use the adapter that you ordered. Be sure to insert the SIM in the adapter correctly or you could damage the phone. Insert the Life Wireless SIM into your smart phone and turn it on.

You will be required to enter your Google Credentials. Do so. Next, we will need to setup your APN. Your APN is how the phone will get data. This is a common thing that has to be done with unlocked phones as you can typically use any GSM carrier. Also, not some of these settings maybe slightly different. Use common sense or ask someone that can do these tasks to help you. Go to Settings > More > Cellular Networks. Select APN (or Access Point Names) and then the + sign. Enter the following information

- Name: Pure TalkUSA
- APN: att.mvno
- Proxy: proxy.mvno.telrite.com
- Port: 80
- MMSC: http://mmsc.cingular.com
- MMS Proxy: proxy.mvno.telrite.com
- MMS Port: 80
- MCC: 310
- MNC: 410

More information can be found at [https://www.puretalkusa.com/phone\\_programming.php#ps](https://www.puretalkusa.com/phone_programming.php#ps)

Now, make sure this APN is selected, and you turn Cellular Data On. Otherwise, you will not be able to receive data. You may also want to set a warning of 490MB so you know to calm down.

Once you done everything, make sure you can use cellular data. If you hadn't, call Life Wireless and ask for the 500MB data plan. It will only be 3G, but this will work for most non-intensive needs. Temporarily disable Wifi Access, and check that you can receive a page. One example might be to go to <http://g.fsp.cc> which will forward to Google's Home page

## Setting Up Google Voice

Now that your home phone is set up, and your smartphone is working, now it's time to get everything together. Go to the Google Voice web site, and start the process of getting your Google Voice Number. You will be required to enter a phone number. You will enter your Life Wireless Phone Number. Google will call your phone, and you will enter the 2 digit code on the screen. You will be prompted to acquire a new Google Voice phone number. Pick the available number you like the best and continue.

Under Phone Settings, select either the cellular phone or GTalk (Home Phone) with the check mark. This will be the phone(s) that will ring when someone not in your contacts rings your Google Voice Number.

Next go to Voicemail and Text. Create an announcement and set up a PIN for voicemail. Under calls, make sure the caller's number is shown for CID information. Under Groups and Circles, this is where you will set the groups (from your contacts) will ring which phone(s). You can also have a sort of Anonymous Caller Rejection by setting Anonymous Callers to ring no phone. Circles is associated with Google Plus. Make note of your Google Voice number. This is the number that you will give to people.

## Apps and Settings

Your phone will need two apps. The first is the Google Voice App, and the second is the Hangouts App. Google Voice will use a voice gateway system to change your CID from your cellular phone number to your Google Voice number. You want to do this as you want your Google Voice number to be the only number anyone will use. Hangouts will become your default SMS app, and you will also set that so it will show your Google Voice number.

Now, that the service is set up, you will need to install the apps, and make some changes to your settings. First open the phone app, and go to the settings. For Call Forwarding, you will want to set forwarding to your Google Voice number under the following conditions

- When Busy
- When Unanswered
- When Not Reachable

This should effectively disable the Voicemail service with Life Wireless, and use your Google Voice Voicemail service.

Download Google Voice, and start the setup process. You will want to use Google Voice to make all calls, and you will want to select Google Voice for Voicemail services. Next, download and install Hangouts on your phone. Go to Settings, and SMS to make your default SMS application. Next, make sure it is setup to send SMS from your Google Voice Number.

## Making It All Work

Once you done all of the setup processes, you will have Internet Service, a Home Phone with 2 phone numbers, and a cellular line. Almost all calls you will make whether from the home or the cellular phone will display your Google Voice number. You will want to notify all respective parties of the Google Voice number. Any SMS using Hangouts will also display your Google Voice Number.

A recommendation will be to set most calls to ring your home phone (therefore GTalk). Provide companies such as delivery services with the NY number from Callcentric. This will assure that even if you set rules or restrictions, these people can still ring your home phone.

Now to reduce demands on resources, I would recommend that only important calls, and calls from the NY number rings your cellular phone. This can be done by setting most of your contacts, and unknown callers to your GTalk Line (Home phone), and setting important callers to your GTalk (home) and Cellular Line. Outgoing calls on either the home phone or your cellular phone should show your Google Voice number.

To make sure, use your home phone to call your cellular phone. Use your cellular phone to call your NY number. In both instances you should have seen your Google Voice number. Also, make sure that both the NY number, and cellular line gets some usage. Otherwise, you could lose the number and in the case of the cellular line - your cellular service.

## Costs

The biggest issue will be the initial costs of everything. However, once this setup is complete - you will have not only telephone service, but Internet as well. This will be less than what most people will pay for just one service. The costs are as follows:

Initial Costs: \$140 - \$250	Monthly Costs: \$22.50 - \$32.50
<ul style="list-style-type: none"> <li>● Cellular Phone (only 1 needed)               <ul style="list-style-type: none"> <li>○ Motorola G4: \$150</li> <li>○ Blu Advance 4.0 L2: \$40</li> </ul> </li> <li>● Callcentric Setup Fee: \$5</li> <li>● Obihai ATA: \$50</li> <li>● SD Card: \$20</li> <li>● SIM Adapter Kit: \$10</li> <li>● Cordless Phone: \$15</li> </ul>	<ul style="list-style-type: none"> <li>● Internet Essentials: \$10</li> <li>● Modem Rental Fee*: \$10</li> <li>● Callcentric: \$2.50</li> <li>● Life Wireless (Data): \$10</li> </ul> <p>*: If you have a DOCSIS 3 Modem, and a router, you won't need to rent their modem.</p>

Yes, I know that the initial costs is a bit high. However, I had Comcast before Internet Essentials was available, and therefore I pay \$30/month alone for Internet services. I also have the same Callcentric Account setup, and data that I have to pay for. This in turn while it will be hard - it will be something worth trying to get together. In worst case scenario, one could acquire a GSM unlocked Android phone for about \$40. This however will mean an inferior phone that can work, but will not be a pleasant experience. This will in turn reduce the initial costs by \$70. This phone can be found at ( <http://amzn.to/2dXDQPA> ). Also, if you have an unlocked GSM phone that meets the requirements, you do not have to purchase a new phone.

## What I Do?

I micro-manage my calls with Google Voice. Not everyone rings my phone at every time. With this in mind, I use Life Wireless as my primary provider, but I have a second voice line which I pay extra for. If you would really want to know what I do (which is similar), consider visiting <http://phone.fsp.cc/> for more information.

## FAQ

This section will answer some common questions I can think of in regards to this resource. If you have other questions, please refer to the About the Author section for a means of contacting me.

### Do I Need Home Phone or Internet?

Technically no, but doing so will do a couple of things that will be in your benefit. First, it will reduce the number of cellular minutes you would consume. Most states have less than 300 minutes. That would be less than 5 hours per month on the cellular line. Having a home phone will allow you to use that phone to make the not as important calls, or calls where you would expect to be on the phone for an extended period. As for the Internet, it will be essential for having a very low cost home phone line. It will also reduce the amount of cellular data you would use. Keep in mind, that you are limited to 500MB of 3G data by following this resource.

### What If I Don't Have a Credit Card?

If you have a bank account, refer to your bank's ATM Card. If you see a Mastercard or Visa Logo on the card, this will work. Funds will come out of your account directly on the same date every month.

If you don't have a bank account, consider getting one. They will provide you with an ATM card with a Mastercard, or Visa logo on it. Either logo will work just as well. If this is not an option, consider a prepaid credit card. However, you will need to do your research for the best option.

### What if I Don't Have LAN Access?

LAN (Local Area Network) looks like a fat telephone jack either in your wall, or on a router (the box that connects to your modem). In some cases, your modem and router is the same device. If you do not have LAN access, you can install a SIP Client on your smartphone. Keep in mind that your Home and Cell should **NOT** ring at the same time. You would also want to make sure

you install Hangouts Dialer on your smartphone so you can make phone calls via Wifi without consuming cellular minutes.

Another option is if you have an older smartphone (Android 4.2+) that you could use as a Wifi Phone. You will need to install a SIP client, Hangouts and Hangouts Dialer. You will then use Hangouts Dialer for outgoing calls on that dedicated Wifi Phone. However, this will involve more work doing it this way, but it's possible.

## What If I Have Another Lifeline Provider?

You can check to see if they have a GSM SIM option, and a data plan option, but in my experience - Life Wireless is the only provider that meets those requisites. You will have to transfer your service to Life Wireless which will mean you will lose your current Lifeline telephone number, and may go a week without phone service.

## What if I Have Comcast?

If you already have Comcast for Internet service, you will not be able to sign up for Internet Essentials. In order to get Internet Essentials, you will not be able to have an active Comcast Account for 90 days, and be in good standing (not owe anything).

## What if I Have No Technical Skill?

You can always ask a friend that is technical savvy to follow these instructions. Be willing to pay for everything, and do something nice for your friend. Keep in mind that their work will be saving you money.

## What if I Want to Keep My Phone Number?

Most likely you will not be able to. It is unlikely that you can port your Life Wireless Phone number to Google Voice. If you can, great - it will cost you \$25 for the porting, but maybe worth it. If you want to port your home phone, you will have to do some extra work. Transfer your number to a per minute rate service and then transfer the home phone from the per minute rate cellular service to your Google Voice number.

## Which SIM should I insert the Life Wireless card into?

If your phone is a Dual SIM, insert your Life Wireless card into SIM 1. Exception to this is if you have another provider for Data or with unlimited calling. In which case, insert Life Wireless into SIM 2 if it will only be used for voice.



## Why do I Need a NY Number From Callcentric?

Primarily, for E911 calls. If you should have to use your home phone to call 911, you would want a callback number in case you get disconnected. If you set rules where unknown callers won't reach you when you call 911, then 911 will not be able to reach you. Your CID information will **not** show 911 as the caller, but a standard 10 digit telephone number. Keep in mind that the NY number is free.

## Why Do I Need Data?

At the very least, you will need data for Google Voice to know which gateway to use when making calls (especially with new numbers), and you will need data for SMS. You would be using Google Voice for your SMS communications, and while that may only be 144 bytes, it is still 144 bytes of data.

## Won't Google Voice Charge You?

The only charges you will face is changing your Google Voice Number, porting your number to/from Google Voice, and making calls beyond the US and Canada. Both the Google Voice and Hangouts apps are free from the Google Play Store. The only fee that I think is unreasonable is when making +883 calls which are 1¢ per minute. You would need to prepay your long distance calls. In reality, using Google Voice is cheaper than the carrier. Your US calls are free, and so are calls to Canada. You can expect a 25¢ per minute rate with most US cellular carriers. If you have limited number of cellular minutes, you do consume cellular minutes when using your cellular phone, but this is not Google charging.

## Won't I Need a Computer?

Beyond the initial setup processes, the answer is no. Once everything is set up the way you like it, then everything works transparently. Most of the work can likely be done from the local library or community center.

## Won't iOS or Windows Phone Work as Well?

You would think. Both OSes places restrictions on how the phone dialer can be intervened. It is this intervention that allows your Google Voice number to show up when you make a cellular call rather than your Lifeline cellular number.

This is important as you want to control which people calls your cellular phone as you will only have at most 250 minutes. If everyone called your cellular phone number because they know that's your cellular phone number, your minutes will go quicker.

## Won't T-Mobile Free Data Plan Work for Data?

Not if your device is a phone. Even if you are intending on using the T-Mobile SIM card for data only, if it is being inserted into a phone, T-Mobile will not give you the free data service. This in my opinion is an unfair policy, but one that must be accepted nonetheless.

You could use FreedomPOP SIM which will give you 200MB of free data, but keep in mind that 200MB may not be enough. If you choose this option, insert the Freedom POP SIM in SIM 1 and make it default for data. Insert the Life Wireless SIM in SIM 2, and make it default for calls. With this option, you **need** a Dual SIM phone.

## Links

- Asus Router: <http://lips.fsp.cc/router>
- Callcentric: <http://lips.fsp.cc/callcentric>
- Comcast Internet Essentials: <http://lips.fsp.cc/isp>
- Comcast Modem: <http://lips.fsp.cc/modem>
- Cordless Phone: <http://lips.fsp.cc/phone>
- GMail: <http://lips.fsp.cc/gmail>
- Google Contact: <http://lips.fsp.cc/contacts>
- Google Voice (App): <http://lips.fsp.cc/gvoice>
- Google Voice: <http://lips.fsp.cc/voice>
- Hangouts (App): <http://lips.fsp.cc/hangouts>
- Life Wireless: <http://lips.fsp.cc/cellular>
- Micro-SD Card: <http://lips.fsp.cc/card>
- Motorola G4: <http://lips.fsp.cc/g4>
- Obihai ATA: <http://lips.fsp.cc/ata>
- ObiTalk Service: <http://lips.fsp.cc/obi>
- SIM Adapter: <http://lips.fsp.cc/adapter>

## About the Author

Frank Pilone is a resident of Pittsburgh Pennsylvania and citizen of the city. Being on a low income, he learns of ways to make life easier and try to improve the quality of life. Rather than hoarding the knowledge, the information is provided for anyone that will benefit. Any compensation will be through any referrals, but donations is always welcomed. To view all public accessible documents by this author, visit <http://fsp.cc/cloud/> To contact the author, visit <http://fsp.tel/>

# Version

Document Version: 2016.10.18

Current Version URLs:

- <http://fsp.cc/lips>
- <http://lips.fsp.cc>