



Are you thinking about buying your own cell phone?

AT&T, Verizon, T-Mobile and Sprint are not the only places to buy a new cell phone. Sometimes the top tier carriers will have deals such as a buy 2, get one for free, but often purchasing a new cell phone from them costs full retail for the latest models. Most people don't realize that you can purchase your own new or refurbished cell phone and have your cell phone number transferred to it. I often buy brand new cell phones for a lot less than the ones you can get from the top tier carriers.

When buying a cell phone on your own you must pay attention that the phone will work on the network you are on. For many years cell phones only worked on a particular network technology [GSM or CDMA](#). Here is a list of the top four carriers in the US and their lower cost subsidiaries (Cricket Wireless, MetroPCS, GoSmart, Verizon Prepay, Boost and Virgin) and which network they are on.

GSM Network Carriers:

- [AT&T](#)
 - [Cricket Wireless](#)
- [T-Mobile](#)
 - [MetroPCS](#)
 - [GoSmart](#)

CDMA Network Carriers:

- [Verizon](#)

- [Verizon Prepay](#)
- [Sprint](#)
 - [Boost](#)
 - [Virgin](#)

Recently some newer phones are able to work on three different networks, AT&T, T-Mobile and Verizon but still not on Sprint. When you buy your own cell phone it is critical that you verify that the phone you are considering will work on your network. Even within the GSM and CDMA networks there are different "frequencies" and "bands" that you must pay attention to.

CARRIER	NETWORK	3G BANDS	3G FREQUENCIES	4G LTE BANDS	4G LTE FREQUENCIES
AT&T	GSM/UMTS/HSPA+	2, 5	1900, 850	2, 4, 12, 17	1900, 1700 abcde, 700 bc
VERIZON	CDMA	0, 1	850, 1900	2, 4, 13	1900, 1700 f, 700 c
T-MOBILE	GSM/UMTS/HSPA+	2, 4	1900, 1700/2100	2, 4, 12	1900, 1700 def, 700 a
SPRINT	CDMA	10, 1	800, 1900	25, 26, 41	1900 g, 850, 2500
US CELLULAR	CDMA	0, 1	850, 1900	5, 12	850, 700 ab

Locked vs. Unlocked

What does it mean if a phone is locked or unlocked? When a phone is still locked to a carrier it can only be used with that carrier. So if a phone is an AT&T phone and it is still locked to AT&T then it can only be used with AT&T. Even though it is a GSM phone it can't be used with T-Mobile because it is still locked to AT&T (there are some exceptions to this but this is the general rule). If a phone is unlocked then it can be used on any carrier that uses that phones technology. Therefore an unlocked GSM phone can be used on AT&T, Cricket Wireless, T-Mobile, MetroPCS, GoSmart or any GSM carrier overseas.

Tip 1: Unlocked GSM phones are great for international travel. You can purchase a [SIM card](#) in country and insert into your phone and pay low rates in that country.

Tip 2: If you purchased your phone from a top tier carrier you can ask the carrier to unlock it if you want to move to a different carrier. [FAQs about unlocking.](#)

Second Tier Carriers

AT&T, Verizon, T-Mobile and Sprint are not the only carriers to choose from. There are many more second tier carriers known as [MVNOs \(mobile virtual network operators\)](#) that lease capacity from the top tier carriers. These second tier carriers often offer lower rates on plans and phones.

- [AirVoice](#) (AT&T)
- [Consumer Cellular](#) (AT&T)
- [Credo](#) (Sprint)
- [FreedomPop](#) (Sprint)
- [Google Project Fi](#) (Multiple)

- [GreatCall/Jitterbug](#)(Verizon)
- [H2O](#) (AT&T)
- [Lycamobile](#) (T-Mobile)
- [MintSIM](#) (T-Mobile)
- [Net10](#) (Multiple)
- [Page Plus](#) (Verizon)
- [PureTalk](#) (AT&T)
- [Red Pocket](#) (AT&T)
- [Selectel](#) (Verizon)
- [Simple Mobile](#) (T-Mobile)
- [Republic Wireless](#) (Sprint)
- [Straight Talk](#) (Multiple)
- [Tello](#) (Sprint)
- [TextNow](#) (Sprint)
- [Ting](#) (Sprint, T-Mobile)
- [TracFone](#) (All. Phone models utilizing the Verizon or Sprint CDMA network have the letter C in the model name, while phones using the AT&T or T-Mobile GSM network have the letter G.)
- [Walmart Family Mobile](#) (T-Mobile)
- [Walmart Total Wireless](#) (Verizon)

Second tier carriers can save you money, but unless you are prepared to do a lot of comparison shopping for "frequencies" and "bands" and make sure that the phone you have works on the carrier, it is often just easier to stick with the top tier carriers.

Sources for buying your own cell phone

- [Apple Online Store](#) sells refurbished iPhones with a new battery and outer shell and a one year warranty.
- [eBay](#) is one of the best places to buy your own cell phone. They sell new, refurbished and used phones so you must pay close attention to what you are getting.
- [JemJem](#) sells refurbished phones.
- [Gazelle](#) sells refurbished phones.
- [Tech Rabbit](#) sells refurbished and preowned (used) phones.

More information

[PC Magazine: CDMA vs. GSM: What's the Difference?](#)

[Cheat Sheet: US Wireless Carrier Bands for Unlocked Phones](#)

[FCC: Cell Phone Unlocking FAQs](#)

[PC Magazine: The Best Cheap Cell Phone Plans You've Never Heard Of](#)

[PC Magazine: How to Save Money on Your Cell Phone Plan](#)

[PC Magazine: The Best Phones of 2017](#) (top of the line, full retail)

[PC Magazine: The Best Unlocked Phones of 2017](#) (top of the line, full

retail)

Newsletter Archives

[Click here](#) to read some of my past newsletters.

Some of my clients do not realize that my business has expanded to all mobile devices. In fact, any consumer electronic product that you can purchase I can help you with. So if you would like help setting up or syncing your new smartphone or tablet or connecting your new WiFi TV to the Internet, just let me know.

Claude Kerno

Computer & Consumer Electronics Consultant

719.650.9916

claude@kerno.biz - www.kerno.biz