

## **Comparison of the basic plan offers of the top cell phone plan providers in Canada and the US**

An analytical study to recommend improvements to the Canadian cell phone plan  
providers using a plan score model

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## Executive Summary

The wireless mobile market in Canada has a few major players. Rogers, Telus, and Bell control most of the market share either directly or through flanker brands, in the CRTC report 53% of all survey participants were using one of the big three companies. Therefore, cell phone plans in Canada are on average 25% more expensive than in other countries. This report will attempt to understand the Canadian mobile market and consumer needs as well as assess and evaluate the value per dollar Canadians receive from their service providers based on a standardized criteria using plan score model approach and take different aspects such as price, text and call allowance, data speed, coverage, and quality into consideration while comparing different companies from different countries. We aim to show which aspects the business can focus on to be more competitive and to give suggestions on how the government and the business can lower their prices.

## Introduction

Finding the best phone plan can be overwhelming with a lot of features that need to be considered and a vast option to choose from. Choosing the best plan or network provider is indeed not a simple task as everyone has different needs; that is why the best plan for person A can be different for person B (Clark). One may prefer something on the cheaper side in terms of price point, others would go with a plan that has bigger data, while some would like something right in between the two (Smilovitch). It is also common knowledge that price differences don't only exist between carriers but also between different regions especially in Canada (PlanHub.ca). Based on the article published by PlanHub.ca, Canada phone plans prices are amongst the highest in the world and Canadians pay 25% more than an American for the same plan. To build a comparative

view between Canada and American phone plans, it is worth looking into details using a standard criterion to determine which plan offers the best value for money. Considering data and application usage along with the add-ons like calls and text messages that come along with the plan, this would be a good starting point as criteria for evaluation (Brooks). This is beneficial to the project since it gives an idea of how the group may move forward with the integration of mobile plans from Canada and the United States. This study can help drill down what features to utilize, the impediments of the review, what to focus on, and other significant elements.

## Literature Review

### ***Price Comparison Studies and Articles***

The article of Seong Yun entitled “Quality-Adjusted International Price Comparisons of Mobile Telecommunications Services” talks about how the government imposes policies on telecommunication industries because of its high barrier to entry due to a high need of capital and stringent licensing policies. Hence, they impose regulations to protect consumers and the market as well. Yun et al. devised a way to be able to compare international mobile telecommunication services fairly to come up with a benchmark. They described the basket-based approach, average price approach, and the hedonistic pricing model. They recognize the difficulty of comparing prices due to highly differentiated service plans of each provider. This is helpful to the project because it gives an idea of how the group can approach the comparison of mobile plans from Canada & the US. This study can help narrow down what elements to use, the limitations of the study, what to focus on, and other important factors.

In a related study of Ken Kwong-Kay Wong, he discussed how to avoid over and under charges through analyzing the appropriate plan rates in Canada with focus on subscriber’s revenue implications. The research objective is to help the telco industry practitioners and researchers

achieve better insight of consumer's rate plan switching behavior, especially the revenue implication of having them on financially optimized and non-optimized rate plans. According to Ken, telco companies might suffer short-term revenue sacrifice if they move subscribers to the right rate plans that minimize their monthly wireless spending. His study explored further the strength validity of the relationship between rate plan suitability and revenue through potential interaction effects of the behavioral and demographic variables. Using the data from Canadian wireless telecommunications carriers, this supplied additional behavioral and demographic information about the subscribers. These variables include subscriber's handset brand, frequency of changing handset, frequency of changing rate plan, age, residing province, and contract type. Also presented are the severeness of inappropriate rate plan selection among voice subscribers, their usage pattern, and churn information.

Discussing more on plan subscribers, Phoenix SPI and the Canadian Radio-television and Telecommunications Commission (CRTC) conducted research in January 2020 to understand the needs of the Canadian people in terms of mobile wireless services. The report illustrates the results of a survey completed by 28,705 Canadians who own a cellphone and are aged 16 or older, the survey was available for all Canadians to participate in from December 3rd until December 31, 2019. The report talks about the proportion of market share for each cell phone service provider, whether they had data in their plans and if they have bundled their mobile service with other services from the same company. Satisfaction rates and reasons for dissatisfaction, if participants have switched service providers, the likelihood of switching to a flanker service provider and asked questions about participants perception of the mobile services they get in general.

Focusing on the cell phone plan providers, the article in PlanHub.ca gives an overview comparison of the cell phone plans of Canada vs. US in terms of cost, data usage, fees, etc. It

explains that the top three Canadian mobile plan carriers charge more because they can. It is hard for new players to enter the market because of the high cost of operating a telecommunication company and because the government itself makes it hard for foreign investments to enter the telecom business in the country. This article is helpful to the group's research project as it presents the current situation of the mobile plan telecommunication market in Canada and the US. It gives perspective and insight on how the group can look at the industry and suggest ways on how to improve the plans the providers offer.

### ***Best Data Plans Report***

In "Best Cell Phone Plans in Canada: February 2022", Stephen Clark writes down a list of eight different categories of the best cell phone deals in Canada for the year 2022 and then goes into details for each category and give the readers a general guideline on how to think about their needs when it comes to picking a new cell phone plan. In "The best overall plan", the article highlights Fido's 6GB starter plan as the best option to get unlimited text and talk as well as 6GB of data and then talks about other companies that provide similar value, further categories focus on Unlimited data like the Rogers infinite 20, or the cheapest prepaid from Public mobile, a free iPhone 12 from Fido with a 24-month contract. And other categories such as family sharing, data-only, and finally cheap talk and text plans.

Nowadays, there is a long list of game players in the Mobile Telecommunication Industry that are categorized based on the company scale. Mobile network operators (MNOs) are large companies like Verizon and T-Mobile. Mobile virtual network operators (MVNOs) are small companies like Consumer Cellular and Google Fi that lease network access from the larger companies. According to Onjeinika Brooks, Tello Economy, Mint Mobile, Visibl, and T-Mobile emerged as on top ratings in the Best Cell Phone Plans of 2022. Tello Economy is the was dubbed

as the Best Overall Plan specially for Light data user at \$10 per month which includes “1 GB of high-speed data over T-Mobile’s 4G LTE and 5G networks, unlimited talking and texting, mobile hotspot tethering, and free calls to more than 60 international countries” (Brooks). Mint Mobile is named as the “Most Versatile Prepaid Plan” in this article, but it also holds the title of “The Cheapest Plan” (Rob Pegoraro) and “Best Plan” (Matt Jancer). The selling point is the Unlimited plan at \$30 that includes “35 GB of high-speed data over T-Mobile’s 4G LTE or 5G network, up to 5 GB of mobile hotspot data, unlimited talking and texting nationwide, and free calls to Mexico and Canada” (Brooks), while Visible Unlimited plan is recognized as the Best Group Plan if users want to share a plan but not data. Additionally, it is said to be a great deal if the user is in remote or rural areas (Matt Jancer) as it is owned by Verizon. T-Mobile Magenta Plan is crowned as Best Nationwide Coverage for 5G in this article, “Best for the Most Data” (Matt Jancer), and “Best overall performance” (Catherine McNally). Magenta plan costs \$70 a month including taxes and fees which includes 100 GB of high-speed data along with 5 GB to use as a mobile hotspot, nationwide and international (for 210 countries) unlimited talking and texting, and free Netflix basic account with two or more lines. This article gives a clear comparison of the mobile plans in the US which is essential to the group project.

## Industry Overview

Canada's cell phone plans remain to be the most expensive in the world. National Post quotes tech analyst Michael Geist in the increase of cell phone rates simply 'because they can' (Hopper). The Canadian Competition Bureau surmised in a study that "as a result of coordinated behavior among Bell, Telus and Rogers, mobile wireless prices in Canada are higher in regions where Bell, Telus and Rogers do not face competition from a strong regional competitor." (Competition Bureau). This lack of competition is echoed in several news articles and studies with the reasons being, first, it very costly to start and operate this kind of business compared with other industries; and secondly, there are some very restrictive licensing policies about foreign investments in the telecommunication business established by the Canadian government that would discourage new competitors from entering the market (Hopper, PlanHub, Yun). This is the reason why Canada's telecom industry earns more than 40 billion or 3.3% of the Canadian GDP (PlanHub). The Canadian government recognizes that Canadians pay steep prices for telecommunications services that is why in February 2019, they released a policy to drive down the prices by promoting competition, affordability, consumer interests and innovation (Innovation, Science and Economic Development Canada). By January 2022, the Government announced that it has met its goal of reducing mid-range wireless plans by 25% over two years; however, it will still continue to rigorously push the reduction of telecom services (NewsWire).

To understand mobile data cost discrepancies globally, an article by Carmen Ang from Visual Capitalist mentioned key elements identified by researchers such as: **1. Existing infrastructure (or lack thereof):** Because of dependency on a fixed-line connection, countries with existing infrastructure are able to offer more data at a cheaper price; however, those with minimal or no infrastructure rely on more expensive connection alternatives, but costs typically



get passed down to the consumer. **2. Reliance on mobile data:** As long as mobile data is the primary source of internet, high demand typically leads to an increase in competing providers, which in turn lowers the cost. **3. Low data consumption:** Countries with poor infrastructure tend to use less data. With mobile plans that offer smaller data limits, the overall average cost per GB tends to skew higher. **4. Average income of consumer:** Relatively wealthy nations tend to charge more for mobile services since the population can generally afford to pay more, and the cost of operating a network is higher.

## Research Methodology and Data Collection

For the data collection procedure, the group decided on gathering a semi-structured dataset as this is self-describing, carries information about its schema, and loosely coupled that doesn't follow a structured dataset. Although it isn't totally raw or unstructured, it contains a few primary features for simpler examination but with flexibility in adding new attributes and relationships (Wilkerson).

In order to find the best basic phone plan offered by the top cell phone plan providers, the group first needed to identify the key features included in a plan to be compared. After identifying these features, the group then proceeded to filter the numerous phone plans offered by the identified US & Canadian wireless telecommunication companies

The common source used for this data collection was WhistleOut – an examination site that helps in looking for the most recent prices offered to the consumers. The group considered this source as this existing and open to public information hence it is easily accessible and the accuracy is very high. Data includes information from selected companies which are Verizon, USCellular, T-Mobile, Sprint, AT&T, Bell, Rogers, Telus, Freedom, Virgin Plus and Fido.

The table below lists all the features collected and a short description was provided to give better understanding of the purpose of the feature selected.

Features	Description
Company	Selected Canada and US telecom provider
Plan	Description of mobile data plan offering
Price	Mobile data plans monthly fee in USD and CAD
Promotion	Promotion that can be avail during mobile data plan activation or sign-up
Fees	Activation fee or Sign-up fee
Local Minutes	Nationwide call duration inclusive in mobile data plan
International Minutes	International call duration inclusive in mobile data plan
Messages Type	Type of text plan included in the mobile data plan
Messages	Number of outgoing messages in the included text plan
Data	How much mobile data the user can access, usually per month, for a specific fee.
Speed/bandwidth	Maximum amount of data transmitted over an internet connection in a given amount of time
Contract	Stated duration or service term of mobile data plan
Availability	Location to where the mobile data plan can be purchased
Coverage	Stated locations of mobile carrier's network coverage

Table 1: Phone Plan Features

To do the research, the group discovered some of the following questions:

1. What are the top Telecommunication companies in Canada and the US?
2. What are mobile plans being offered by these Telecommunication companies?
  - a. What are the key features we want to compare?
  - b. What is the difference between Canada and the US mobile plans?
3. Which company is providing the best plan?
4. What can we recommend to the Telecommunication companies to improve their mobile plans?

The five most influential factors were identified based on the CRTC Online Consultation on Mobile services in Canada to meet the needs of the Canadian consumer are outlined below along with some facts on why these are important to the consumers.

### **1. Price: Importance Factor of 40**

- 87% of participants are dissatisfied with the cost of their cell phone plans
- 86% of people are dissatisfied with price related to data
- 53% of participants are disappointed with cost related to over charges
- 54% of members say they told their provider they intend to negotiate a change to another provider to bring down their bill.

### **2. Data Allowance: Importance factor of 35 and speed of 10**

- 94% of participants have at least 1 GB data in their cell plans, this indicates the importance of data for consumers in the mobile plan
- 85% are dissatisfied with cost in relation to the data, therefore it is safe to assume people will opt in for more data if the price is lower.

### **3. Coverage: Importance factor of 10**

- 64% do not switch to flanker brands based on coverage quality concerns.
- 42% of participants do not agree that their calls almost never dropped

- 56% do not agree to rarely experience dead zones
- 28% were concerned about the quality of the coverage.

The group notes that a penalty of 0.1 were added to flanker brands operating on a main brand network, according to Coverage Critic “it’s common for flanker brands’ subscribers to have limited roaming options or low priority during network congestion”. For clarity, “a flanker brand is a new brand introduced into the market by a company that already has an established brand in the same product category. The new brand is designed to compete in the category without damaging the existing item’s market share by targeting a different group of consumers” (Giddens). Bell owns Virgin Mobile. Rogers owns Fido.

#### **4. Speed/bandwidth: Importance factor of 10**

- only 44% of people are satisfied with their upload and download speed

#### **5. Talk and Text (international and domestic): Importance factor 5**

### ***The Plan Score Model***

$$\text{Plan Score} = \sum \text{Normalized Factor}_i \times \text{Factor Importance}_i$$

Fig. 1: Plan Score Model

To create the factor model, each feature data point was normalized to represent a scale from 0 to 100. The higher the Score the better. This is then multiplied with its importance measure then added together to calculate a rating score for every plan. The results are biased to the needs of the Canadian consumer, the higher the value the higher it meets their needs.

In order to normalize each factor, we used the following formula:

$$\frac{Factor - Mean(Factor)}{Max(Factor) - Min(Factor)}$$

Fig. 2: Normalization Formula

Following importance points given to each factor, the results in the model will favor plans with lower plan price and higher data allowance over other factors, by 40 and 35 points respectively. Most plans had talk and text included making them less important.

## Major Findings and Conclusions

The group enveloped only the cell phone plans presented by the telecom providers in Canada and USA. Summarized in the graph are the results of data and indicated the model score for the U.S.A and Canada. A scoring model is the consequence of every one of the components determined in the data. Components is a table where all factors that impact the result are isolated into individual qualities, each with its own worth. The different individual attributes can, hence, have changing impacts on the general evaluation.

As observed and shown in the Model Score per Country graph, most of the US model scores ranged from 70 to 90 because of the improved services such speed and coverage bundled to its mobile plan offerings. While Canada model scores ranged from 40 to 59 mainly driven by the different mobile data selections and limited international calls & messaging with some offered only by top providers to address affordability. An illustration of average model scores per selected US and Canadian telecom providers gave us a clear understanding of these findings (see Appendix).

### Model Score Per Country

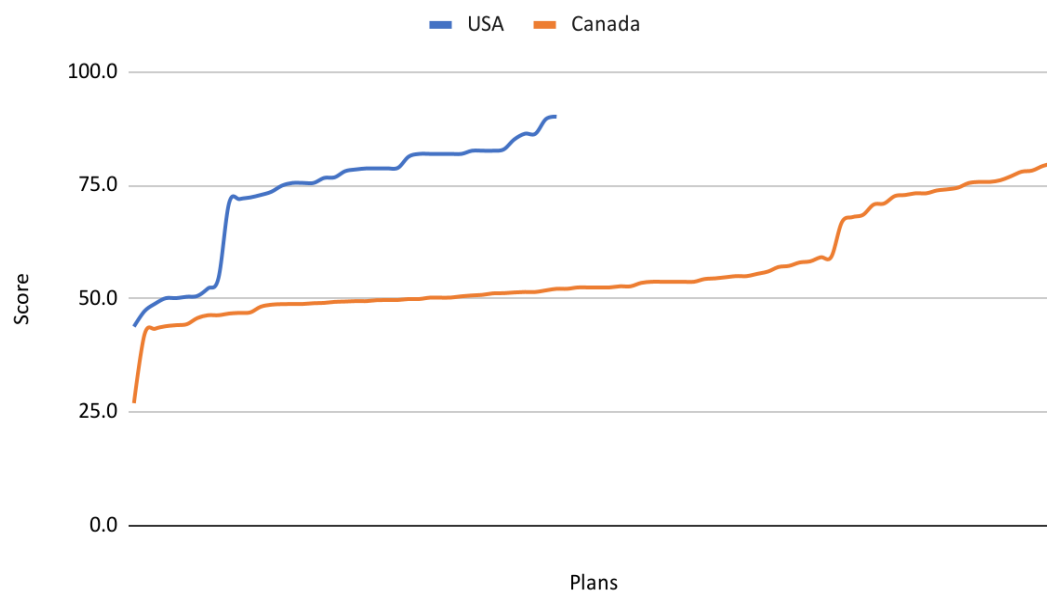


Fig. 3: Model Score per Country

In connection to the points noted in the score per country, as calculated using the scoring model, the Canadian mobile phone service providers scored 21.9% on average less points than US providers.

Model Score	
Canada	USA
57.07	73.07

Table 2: Canada & US Model Score

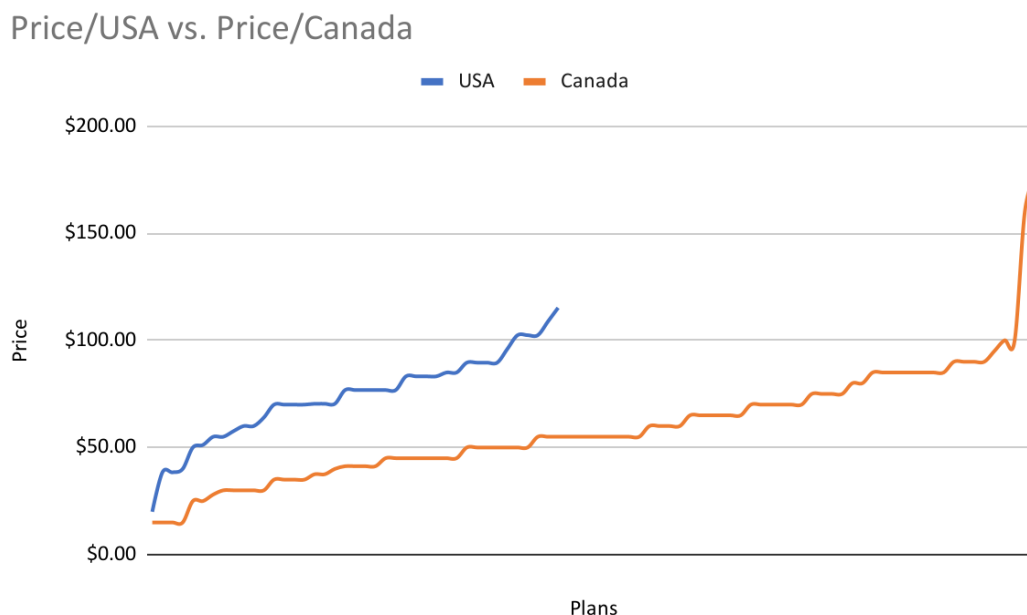


Fig. 4: Plan Price Comparison of Canada & US

As the group compared all the plans of selected cell phone providers from the U.S.A and Canada, it has been noted that the US plans are more expensive than Canadian plans. To begin, it is significant that even on essential plans like those that just incorporate calls and instant messages, Canadians pay less than Americans. So, when data is added in with the general mix, the distinction turns out to be truly evident.

Americans paid much higher prices as a result of what some experts argue is the natural result of government deregulation and business consolidation. Also, there has been an increase of completed fiber cable infrastructure that resulted in increased internet speed and phone services. As more Americans use mobile devices to access the Internet, service providers must do more to ensure people are getting what they deserve (Mayton).

From the statistics shown previously, it is evident that the Americans pay more than Canadians. Considering that if we look closely at points per dollar chart, it is seen that even though

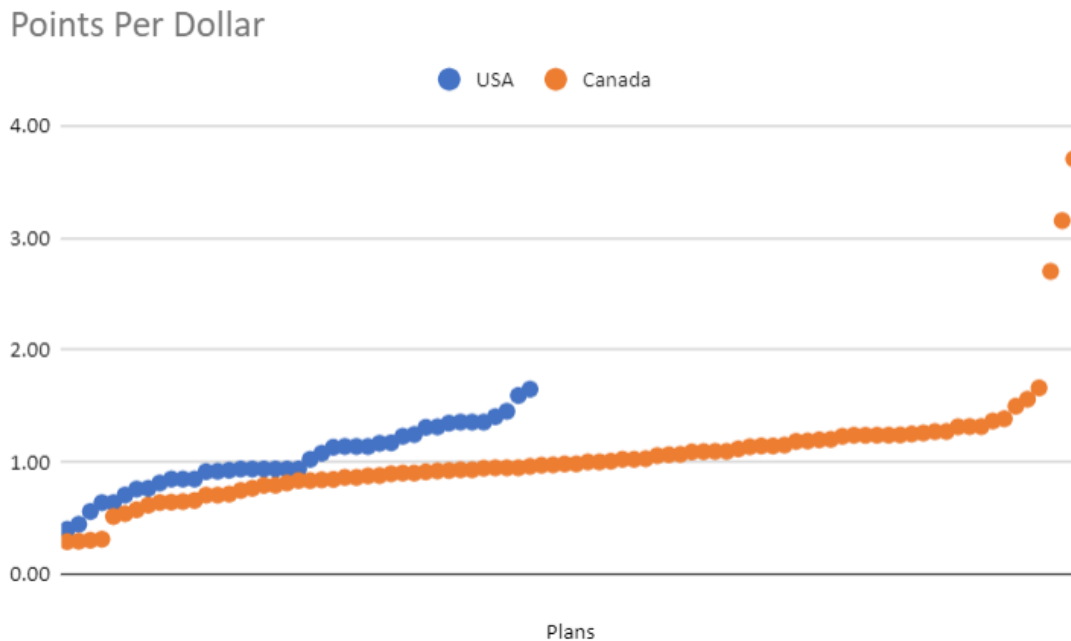


Fig. 5: Points per Dollar for Canada & US

the U.S.A pay more it gets more value than Canada. Detailed examination of this data shows that all the plans in the United States of America are delivering additional perks to their clients, such as more data, international calling, and coverage. For example, Sprint Max offers unlimited local and international minutes, unlimited messages throughout the United States and Canada, and unlimited data with high 4 G speeds and nationwide coverage.

Maybe there are other less material benefits to paying a few more than its normal price, like improved network coverage where you like to vacation or perks like a fuller phone selection. In the U.S, carriers attract customers with programs that let them save the current unused data for succeeding months, for example, stream music and videos from certain sites without charging you for all that data use. Therefore, the group concluded that trade-off exists in both US and Canadian mobile plan prices. The more features added to the plans the more expensive it will be, and affordability comes with giving up some of those features in order to achieve reasonable prices (Webster & Dolcourt).



Based on data gathered and insights drawn from this research, Canadian telecommunications still have a long way to go. While we recognize that the telecommunication business is a very expensive and restrictive undertaking, the improvements in providing better phone plans is not their burden alone. As the Canadian government acted in urging Canadian telecommunication providers to lower their prices by 25%, they should also urgently work on easing the restrictive policies that prohibit new competitors from joining the market. More players in the business mean better competition because “businesses will have greater incentives to lower prices, to improve the quality of their products and services, and to provide buyers with more options. That is, businesses will need to innovate to make their products different and better than the rest” (Philippine Competition Commission).

## Implications for Business Analytics Managers

In this study, we managed to get some insights by comparing and assigning scores on key cell phone plan features. Business managers can adopt this data-driven approach to make strong strategic decisions to fulfill their business objectives.

While Canadian cell phone plan providers offer a wider range of options, they maintain a certain lower price range as compared to the more varied options offered by their US counterparts. Canadian plans may seem cheap when solely looking at the price points, but when the plan features are considered, this study clearly shows that US cell phone plans provide a better value for money. US cell phone plans offer more unlimited and bigger data when compared to a certain price point with Canadian plan providers. International call minutes is another noticeable divergence between the two countries, with the US having more unlimited or lower flat rate calls

compared to the Canadian offers. With these major findings, the group recommends that the Canadian cell phone plan providers work on improving their plan packages by being more competitive with these key features. They can invest in infrastructure to provide better and faster data coverage as well as make deals with international telecommunication companies so they can offer competitive international calls and messaging services.

Another insight from this study that business analytics managers can gain is in terms of new markets. Managers in the Canadian telecommunication industry may generate new revenue streams by developing products or services based on the key features this study identified as it is backed up by a recent reputable report by the Canadian Radio-television and Telecommunications Commission. As mentioned above, one may prefer something on the cheaper side in terms of price point, others would go with a plan that has bigger data, while some would like something right in between the two (Smilovitch). This study can be a starting point for managers and also point to trusted research and data sources for further studies.

For other researchers who are interested in undertaking the telecommunication industry particularly in the study of cell phone plans, we recommend reading about the current state and events on this topic. It is better to plan and have a clearer purpose for a study when there is a pressing issue to be resolved. Secondly, we recommend creating a master file for the data comparison and agreeing on a standard data entry for a cleaner dataset that is easy to process. Finally, because cell phone plan features vary greatly, we recommend limiting your scope for a more direct approach as having greater data might complicate and dilute the findings.

## Limitations of the Study

This study only encompasses data plans offered by the selected mobile service or network providers in Canada and USA. For Canada, the research focuses on Bell, Fido, Freedom, Rogers, Telus, and Virgin Plus. While for the USA, the network providers in-scope are AT&T, Sprint, T-Mobile, US Cellular, and Verizon. It is important to note that there are more Canadian plan providers than US providers because we considered more Canadian flanker brands namely Virgin Plus and Fido.

The data plans selected for evaluation are postpaid plans under Bring-Your-Own-Device (BYOD) scheme. Both contract and no-contract postpaid plans are in-scope. Postpaid plans with mobile phones and prepaid plans are out-of-scope.

Feature Selection was applied in the data analysis. The importance ranking of the feature selected was based on the write-ups from related literature used as reference for the research study, mainly from the “Online Consultation on Mobile Wireless Services in Canada Final Report” by Phoenix SPI.

Lastly, considering the current marketing or commercial advertisements, most service provider flagship features the connection speed they offer on their plan advertisement. It would be beneficial if a survey can be conducted to get the most current pulse or sentiment of the consumer on which feature matters most to them.

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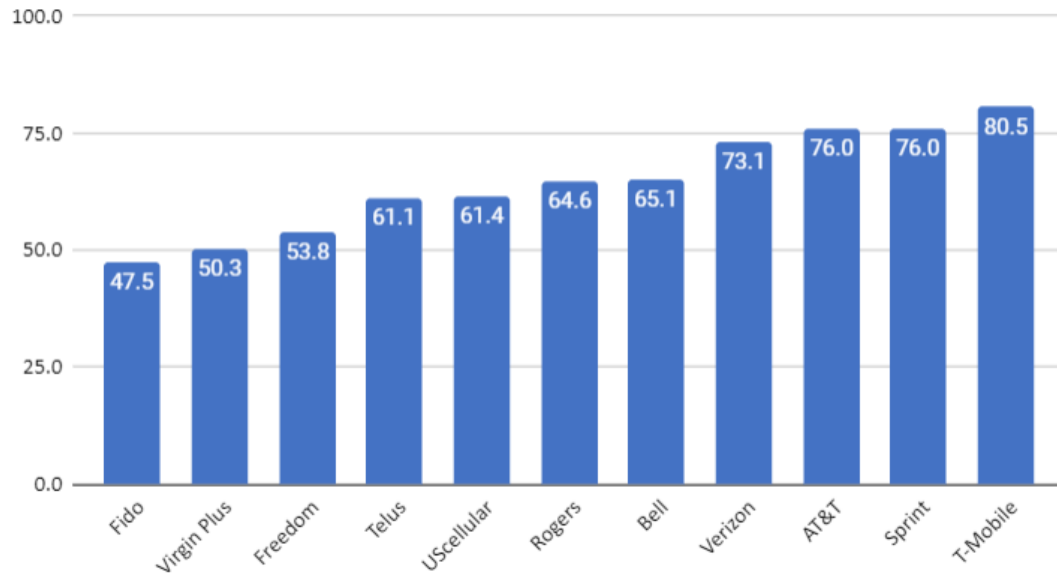
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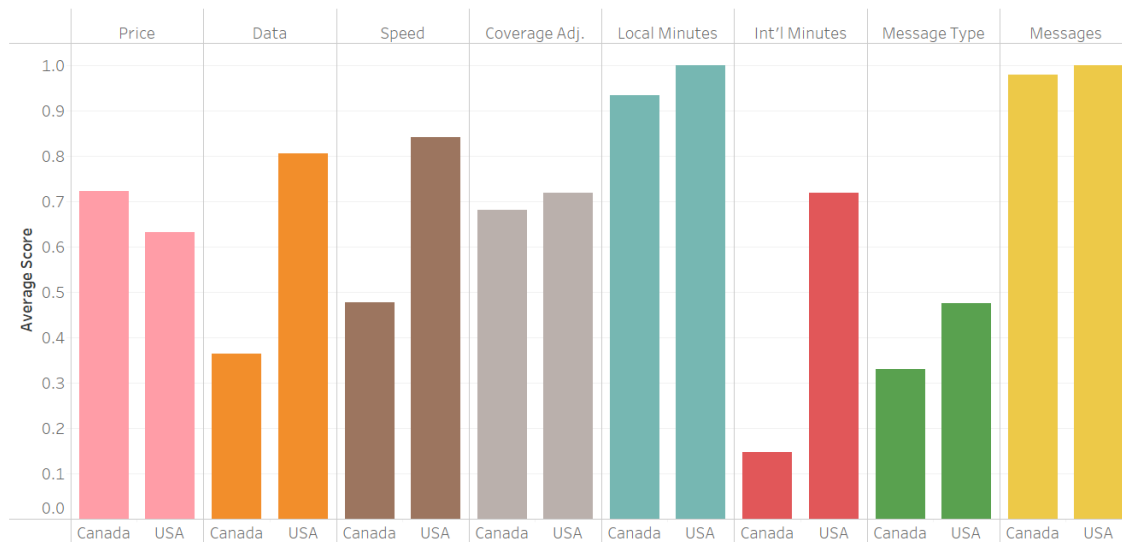
## Appendices

Fig. 6: Average Model Score per Provider



Bar chart that shows the average model scores of selected U.S. and Canada Telecommunication providers. Adapted from: WhistleOut. <https://www.whistleout.ca/CellPhones/Carriers/>.

Fig. 7: Average Score Factor per Country



Bar chart that shows the average model scores of selected factors per country. Adapted from: WhistleOut. <https://www.whistleout.ca/CellPhones/Carriers/>.

Table 3: Cell Phone Plan Dataset

Company	Plan	Price	Promotion	Fees	Local Minutes	International Minutes	Messages Type	Messages	Data	Speed/band width	Contract	Availability	Flanker Brand	Coverage
Fido	\$15 Basic Plan with 100 Minutes + 250MB	\$15.00	Referral Program	\$50 in-store (Waived Online Set-up Fee)	100	N/A	Nationwide Text, Picture & Video messages	Unlimited	250MB	3G	No Contract	Canada	Yes	<a href="#">Rogers 4G LTE Network</a>
Fido	By the Month \$15 Plan	\$15.00			75	N/A	Nationwide & International	75	No Data	No Data	Prepaid (1 Month)	Canada	Yes	<a href="#">Rogers 4G LTE Network</a>
Fido	By the Month \$25 Plan	\$25.00			250	N/A	Nationwide & International	250	No Data	No Data	Prepaid (1 Month)	Canada	Yes	<a href="#">Rogers 4G LTE Network</a>
Fido	\$30 Talk & Text Plan	\$30.00	Referral Program	\$50 in-store (Waived Online Set-up Fee)	Unlimited	N/A	Nationwide Text, Picture & Video messages	Unlimited	No Data	No Data	No contract or 24 months	Quebec	Yes	<a href="#">Rogers 4G LTE Network</a>
Fido	\$35 Basic Plan with Unltd Minutes + 3GB	\$35.00	Referral Program	\$50 in-store (Waived Online Set-up Fee)	Unlimited	N/A	Nationwide Text, Picture & Video messages	Unlimited	3GB	3G	No Contract	Canada	Yes	<a href="#">Rogers 4G LTE Network</a>
Fido	By the Month 35 Plan	\$35.00			1000	N/A	Nationwide Text, Picture & Video messages	Unlimited	No Data	No Data	Prepaid (1 Month)	Canada	Yes	<a href="#">Rogers 4G LTE Network</a>
Fido	\$37.50 Data, Talk & Text Plan with 2GB	\$37.50	Referral Program	\$50 in-store (Waived Online Set-up Fee)	Unlimited	N/A	Nationwide Text, Picture & Video messages	Unlimited	2GB	4G LTE	No Contract	Canada	Yes	<a href="#">Rogers 4G LTE Network</a>
Fido	\$41.25 Data, Talk & Text Plan with 4GB	\$41.25	Referral Program	\$50 in-store (Waived Online Set-up Fee)	Unlimited	N/A	Nationwide Text, Picture & Video messages	Unlimited	4GB	4G LTE	No contract or 24 months	Canada	Yes	<a href="#">Rogers 4G LTE Network</a>
Fido	\$45 Data, Talk & Text Plan with 6GB	\$45.00	Referral Program	\$50 in-store (Waived Online Set-up Fee)	Unlimited	N/A	Nationwide Text, Picture & Video messages	Unlimited	6GB	4G LTE	No contract or 24 months	Canada	Yes	<a href="#">Rogers 4G LTE Network</a>
Fido	\$50 Data, Talk & Text Plan with 10GB	\$50.00	Referral Program	\$50 in-store (Waived Online Set-up Fee)	Unlimited	N/A	Nationwide Text, Picture & Video messages	Unlimited	10GB	4G LTE	No contract or 24 months	Quebec	Yes	<a href="#">Rogers 4G LTE Network</a>
Fido	\$55 Data, Talk & Text Plan with 15GB	\$55.00	Referral Program	\$50 in-store (Waived Online Set-up Fee)	Unlimited	N/A	Nationwide Text, Picture & Video messages	Unlimited	15GB	4G LTE	No contract or 24 months	Quebec	Yes	<a href="#">Rogers 4G LTE Network</a>
Fido	\$55 Data, Talk & Text Plan with 10GB	\$55.00	Referral Program	\$50 in-store (Waived Online Set-up Fee)	Unlimited	N/A	Nationwide Text, Picture & Video messages	Unlimited	8GB + 2GB Bonus	4G LTE	No contract or 24 months	Canada	Yes	<a href="#">Rogers 4G LTE Network</a>
Fido	By the Month \$55 Plan	\$55.00			500	N/A	Nationwide Text, Picture & Video messages	Unlimited	750MB	4G LTE	Prepaid (1 Month)	Canada	Yes	<a href="#">Rogers 4G LTE Network</a>
Fido	\$60 Data, Talk & Text Plan with 15GB	\$60.00	Referral Program	\$50 in-store (Waived Online Set-up Fee)	Unlimited	N/A	Nationwide Text, Picture & Video messages	Unlimited	15GB	4G LTE	No contract or 24 months	Canada	Yes	<a href="#">Rogers 4G LTE Network</a>
Fido	By the Month \$60 Plan	\$60.00			Unlimited	N/A	Nationwide Text, Picture & Video messages	Unlimited	1GB	4G LTE	Prepaid (1 Month)	Canada	Yes	<a href="#">Rogers 4G LTE Network</a>



Fido	By the Month \$70 Plan	\$70.00			Unlimited	N/A	Nationwide Text, Picture & Video messages	Unlimited	2GB	4G LTE	Prepaid (1 Month)	Canada	Yes	<a href="#">Rogers 4G LTE Network</a>
Fido	By the Year \$100 Plan	\$100.00			400	N/A	Nationwide Text	400	No Data	No Data	Prepaid (1 Year)	Canada	Yes	<a href="#">Rogers 4G LTE Network</a>
UScellular	Unlimited Talk & Text Prepaid Plan	\$38.40			Unlimited	International Calling Rates	Nationwide Text	Unlimited	No Data	4G LTE	Prepaid (1 Month)	USA	No	<a href="#">UScellular 4G LTE Network</a>
UScellular	15GB Prepaid Plan	\$51.20			Unlimited	International Calling Rates	Nationwide Text	Unlimited	15GB then slowed	4G LTE	Prepaid (1 Month)	USA	No	<a href="#">UScellular 4G LTE Network</a>
UScellular	2GB Data Plan	\$57.60			Unlimited	International Calling Rates	Nationwide Text	Unlimited	2GB then slowed	4G LTE	No Contract	USA	No	<a href="#">UScellular 4G LTE Network</a>
UScellular	Basic Plan	\$70.40	Auto-pay \$6.39		Unlimited	International Calling Rates	Nationwide Text	Unlimited	Unlimited	5G Network in selected areas	No Contract	USA	No	<a href="#">UScellular 4G LTE Network</a>
UScellular	Unlimited Data Prepaid Plan	\$70.40			Unlimited	International Calling Rates	Nationwide Text	Unlimited	15GB then slowed	5G Network in selected areas	Prepaid (1 Month)	USA	No	<a href="#">UScellular 4G LTE Network</a>
UScellular	Everyday Plan	\$83.20	Auto-pay \$6.39		Unlimited	International Calling Rates	Nationwide Text	Unlimited	Unlimited	5G Network in selected areas	No Contract	USA	No	<a href="#">UScellular 4G LTE Network</a>
UScellular	Unlimited Plus Prepaid Plan	\$83.20			Unlimited	International Calling Rates	Nationwide Text	Unlimited	Unlimited	4G LTE	Prepaid (1 Month)	USA	No	<a href="#">UScellular 4G LTE Network</a>
UScellular	Even Better Plan	\$89.60	Auto-pay \$6.39		Unlimited	International Calling Rates	Nationwide Text	Unlimited	Unlimited	5G Network in selected areas	No Contract	USA	No	<a href="#">UScellular 4G LTE Network</a>
Rogers	6GB Individual Data Plan	\$45.00		\$50 in-store (Waived Online Set-up Fee)	Unlimited	N/A	Nationwide Text, Picture & Video messages	Unlimited	6GB	4G LTE	No contract or 24 months	Canada	No	<a href="#">Rogers 4G LTE Network</a>
Rogers	10GB Individual Data Plan	\$50.00		\$50 in-store (Waived Online Set-up Fee)	Unlimited	N/A	Nationwide Text, Picture & Video messages	Unlimited	10GB	4G LTE	No contract or 24 months	Canada	No	<a href="#">Rogers 4G LTE Network</a>
Rogers	15GB Individual Data Plan	\$55.00		\$50 in-store (Waived Online Set-up Fee)	Unlimited	N/A	Nationwide Text, Picture & Video messages	Unlimited	15GB	4G LTE	No contract or 24 months	Canada	No	<a href="#">Rogers 4G LTE Network</a>
Rogers	Infinite 20GB Plan with Unlimited Canada Minutes	\$65.00	With No Tab or Edge Financing (Promo)	\$50 in-store (Waived Online Set-up Fee)	Unlimited	N/A	Nationwide Text, Picture & Video messages	Unlimited	20GB	5G Network in selected areas	No contract or 24 months	Canada	No	<a href="#">Rogers 4G LTE Network</a>
Rogers	Infinite 45GB Plan with Unlimited Canada Minutes	\$70.00	With No Tab or Edge Financing (Promo)	\$50 in-store (Waived Online Set-up Fee)	Unlimited	N/A	Nationwide Text, Picture & Video messages	Unlimited	45GB	5G Network in selected areas	No contract or 24 months	Canada	No	<a href="#">Rogers 4G LTE Network</a>
Rogers	Infinite 45GB Plan with Unlimited Canada Minutes	\$75.00	With No Tab or Edge Financing (Promo)	\$50 in-store (Waived Online Set-up Fee)	Unlimited	N/A	Nationwide Text, Picture & Video messages	Unlimited	45GB	5G Network in selected areas	No contract or 24 months	Canada	No	<a href="#">Rogers 4G LTE Network</a>
Rogers	Infinite 45GB Plan with Unlimited Canada Minutes	\$80.00	With No Tab or Edge Financing (Promo)	\$50 in-store (Waived Online Set-up Fee)	Unlimited	N/A	Nationwide Text, Picture & Video messages	Unlimited	45GB	5G Network in selected areas	No contract or 24 months	Canada	No	<a href="#">Rogers 4G LTE Network</a>
Rogers	Infinite 50GB Plan with Unlimited Canada + US Minutes	\$85.00	With No Tab or Edge Financing (Promo)	\$50 in-store (Waived Online Set-up Fee)	Unlimited	Unlimited	Nationwide & U.S. Text, Picture & Video messages	Unlimited	Unlimited (50GB then slowed)	5G Network in selected areas	No contract or 24 months	Canada	No	<a href="#">Rogers 4G LTE Network</a>
Rogers	Infinite 40GB Plan wit85h Unlimited Canada Minutes	\$85.00		\$50 in-store (Waived Online Set-up Fee)	Unlimited	N/A	Nationwide Text, Picture & Video messages	Unlimited	40GB	5G Network in selected areas	No contract or 24 months	Canada	No	<a href="#">Rogers 4G LTE Network</a>

Rogers	Infinite 45GB Plan with Unlimited Canada Minutes	\$90.00	With No Tab or Edge Financing (Promo)	\$50 in-store (Waived Online Set-up Fee)	Unlimited	N/A	Nationwide Text, Picture & Video messages	Unlimited	45GB	5G Network in selected areas	No contract or 24 months	Canada	No	<a href="#">Rogers 4G LTE Network</a>
Rogers	Infinite 50GB Plan with Unlimited Canada + US Minutes	\$95.00	With No Tab or Edge Financing (Promo)	\$50 in-store (Waived Online Set-up Fee)	Unlimited	Unlimited	Nationwide & U.S. Text, Picture & Video messages	Unlimited	Unlimited (50GB then slowed)	5G Network in selected areas	No contract or 24 months	Canada	No	<a href="#">Rogers 4G LTE Network</a>
Rogers	Infinite 100GB Plan with Unlimited Canada + US Minutes	\$160.00		\$50 in-store (Waived Online Set-up Fee)	Unlimited	Unlimited	Nationwide & U.S. Text, Picture & Video messages	Unlimited	Unlimited (100GB then slowed)	5G Network in selected areas	No contract or 24 months	Canada	No	<a href="#">Rogers 4G LTE Network</a>
Rogers	Infinite 100GB Plan with Unlimited Canada + US Minutes	\$175.00		\$50 in-store (Waived Online Set-up Fee)	Unlimited	Unlimited	Nationwide & U.S. Text, Picture & Video messages	Unlimited	Unlimited (100GB then slowed)	5G Network in selected areas	No contract or 24 months	Canada	No	<a href="#">Rogers 4G LTE Network</a>
Verizon	Basic Phone Plan	\$38.40		\$35 upfront Activation fee	Unlimited	N/A	Nationwide & International	Unlimited	500MB	4G LTE	No Contract	USA	No	<a href="#">Verizon 4G LTE Network</a>
Verizon	5GB Plan for \$55	\$70.40		\$35 upfront Activation fee	Unlimited	N/A	Nationwide Text	Unlimited	5GB	5G	No Contract	USA	No	<a href="#">Verizon 4G LTE Network</a>
Verizon	5G Start Plan for First Responders	\$76.80		\$35 upfront Activation fee	Unlimited	Unlimited (US, Canada & Mexico)	Nationwide & International	Unlimited	Unlimited	5G	No Contract	USA	No	<a href="#">Verizon 4G LTE Network</a>
Verizon	5G Start Plan for Military	\$76.80		\$35 upfront Activation fee	Unlimited	Unlimited (US, Canada & Mexico)	Nationwide & International	Unlimited	Unlimited	5G	No Contract	USA	No	<a href="#">Verizon 4G LTE Network</a>
Verizon	5G Start Plan for Nurses	\$76.80		\$35 upfront Activation fee	Unlimited	Unlimited (US, Canada & Mexico)	Nationwide & International	Unlimited	Unlimited	5G	No Contract	USA	No	<a href="#">Verizon 4G LTE Network</a>
Verizon	5G Start Plan for Students	\$76.80		\$35 upfront Activation fee	Unlimited	Unlimited (US, Canada & Mexico)	Nationwide & International	Unlimited	Unlimited	5G	No Contract	USA	No	<a href="#">Verizon 4G LTE Network</a>
Verizon	5G Start Plan for Teachers	\$76.80		\$35 upfront Activation fee	Unlimited	Unlimited (US, Canada & Mexico)	Nationwide & International	Unlimited	Unlimited	5G	No Contract	USA	No	<a href="#">Verizon 4G LTE Network</a>
Verizon	10GB Plan for \$65	\$83.20		\$35 upfront Activation fee	Unlimited	N/A	Nationwide Text	Unlimited	10GB	5G	No Contract	USA	No	<a href="#">Verizon 4G LTE Network</a>
Verizon	5G Do More Plan for First Responders, Military, Nurses, Teachers, Students	\$89.60	\$500 e-gift card with when you BYOD (online only)	\$35 upfront Activation fee	Unlimited	Unlimited (US, Canada & Mexico)	Nationwide & International	Unlimited	Unlimited	5G	No Contract	USA	No	<a href="#">Verizon 4G LTE Network</a>
Verizon	5G Play More Plan for First Responders, Military, Nurses, Teachers, Students	\$89.60	\$500 e-gift card with when you BYOD (online only)	\$35 upfront Activation fee	Unlimited	Unlimited (US, Canada & Mexico)	Nationwide & International	Unlimited	Unlimited	5G	No Contract	USA	No	<a href="#">Verizon 4G LTE Network</a>
Verizon	5G Start Plan	\$89.60		\$35 upfront Activation fee	Unlimited	Unlimited (US, Canada & Mexico)	Nationwide & International	Unlimited	Unlimited	5G	No Contract	USA	No	<a href="#">Verizon 4G LTE Network</a>
Verizon	5G Do More Plan	\$102.40	\$500 e-gift card with when you BYOD (online only)	\$35 upfront Activation fee	Unlimited	Unlimited (US, Canada & Mexico)	Nationwide & International	Unlimited	Unlimited	5G	No Contract	USA	No	<a href="#">Verizon 4G LTE Network</a>
Verizon	5G Get More Plan for First Responders, Military, Nurses, Teachers, Students	\$102.40	\$500 e-gift card with when you BYOD (online only)	\$35 upfront Activation fee	Unlimited	Unlimited (US, Canada & Mexico)	Nationwide & International	Unlimited	Unlimited	5G	No Contract	USA	No	<a href="#">Verizon 4G LTE Network</a>

Verizon	5G Play More Plan	\$102.40	\$500 e-gift card with when you BYOD (online only)	\$35 upfront Activation fee	Unlimited	Unlimited (US, Canada & Mexico)	Nationwide & International	Unlimited	Unlimited	5G	No Contract	USA	No	<a href="#">Verizon 4G LTE Network</a>
Verizon	5G Get More Plan	\$115.20	\$500 e-gift card with when you BYOD (online only)	\$35 upfront Activation fee	Unlimited	Unlimited (US, Canada & Mexico)	Nationwide & International	Unlimited	Unlimited	5G	No Contract	USA	No	<a href="#">Verizon 4G LTE Network</a>
Freedom	\$15 Freedom 250MB plan - Starter Plan	\$15.00	Referral Program	\$45 Activation Fee (In-store, Online or customer care)	100	N/A	Nationwide Text, Picture & Video messages	Unlimited	250MB	4G LTE	No contract or 24 months	Canada	No	<a href="#">Freedom Network</a>
Freedom	\$25 Freedom 500MB plan - Starter Plan	\$25.00	Referral Program	\$45 Activation Fee (In-store, Online or customer care)	Unlimited	N/A	Nationwide Text, Picture & Video messages	Unlimited	1GB	4G LTE	No contract or 24 months	Canada	No	<a href="#">Freedom Network</a>
Freedom	\$30 Promo Freedom 1GB plan	\$30.00	Referral Program	\$45 Activation Fee (In-store, Online or customer care)	Unlimited	N/A	Nationwide Text, Picture & Video messages	Unlimited	3GB	4G LTE	No contract or 24 months	Canada	No	<a href="#">Freedom Network</a>
Freedom	\$35 Freedom 1GB plan	\$35.00	Referral Program	\$45 Activation Fee (In-store, Online or customer care)	Unlimited	N/A	Nationwide Text, Picture & Video messages	Unlimited	6GB	4G LTE	No contract or 24 months	Canada	No	<a href="#">Freedom Network</a>
Freedom	\$40 Freedom 2GB plan	\$40.00	Referral Program	\$45 Activation Fee (In-store, Online or customer care)	Unlimited	N/A	Nationwide Text, Picture & Video messages	Unlimited	9GB	4G LTE	No Contract	Canada	No	<a href="#">Freedom Network</a>
Freedom	\$50 Big Gig Unlimited + Talk 15GB Plan Select	\$45.00	Referral Program	\$45 Activation Fee (In-store, Online or customer care)	Unlimited	N/A	Nationwide Text, Picture & Video messages	Unlimited	15GB	4G LTE	No Contract	Canada	No	<a href="#">Freedom Network</a>
Freedom	\$45 Promo Freedom 3GB plan	\$45.00	Referral Program	\$45 Activation Fee (In-store, Online or customer care)	Unlimited	N/A	Nationwide Text, Picture & Video messages	Unlimited	12GB	4G LTE	No Contract	Canada	No	<a href="#">Freedom Network</a>
Freedom	\$55 Promo Big Gig Unlimited + Talk 18GB plan	\$50.00	Referral Program	\$45 Activation Fee (In-store, Online or customer care)	Unlimited	N/A	Nationwide Text, Picture & Video messages	Unlimited	18GB	4G LTE	No Contract	Canada	No	<a href="#">Freedom Network</a>
Freedom	\$60 Big Gig Unlimited + Talk 10GB plan	\$55.00	Referral Program	\$45 Activation Fee (In-store, Online or customer care)	Unlimited	N/A	Nationwide Text, Picture & Video messages	Unlimited	25GB	4G LTE	No Contract	Canada	No	<a href="#">Freedom Network</a>
Freedom	\$75 Big Gig Unlimited + Talk 15GB plan	\$70.00	Referral Program	\$45 Activation Fee (In-store, Online or customer care)	Unlimited	N/A	Nationwide Text, Picture & Video messages	Unlimited	30GB	4G LTE	No Contract	Canada	No	<a href="#">Freedom Network</a>
Freedom	\$90 Big Gig Unlimited + Talk 35GB + 4GB CA-US plan	\$85.00	Referral Program	\$45 Activation Fee (In-store, Online or customer care)	Unlimited	N/A	Nationwide Text, Picture & Video messages	Unlimited	50GB	4G LTE	No Contract	Canada	No	<a href="#">Freedom Network</a>
Virgin Plus	\$30 Plan with PPU Data and Unlimited Minutes	\$30.00		\$50 One-time connection service fee applies with new activations.	Unlimited	N/A	Unlimited International Text, Unlimited Nationwide Text & Picture Messaging	Unlimited	No Data	No Data	Contract (24 months)	Canada	Yes	<a href="#">Bell 4G LTE Network</a>
Virgin Plus	\$41.25 Plan with 4GB Data and Unlimited Minutes	\$41.25		\$50 One-time connection service fee applies with new activations.	Unlimited	N/A	Unlimited International Text, Unlimited Nationwide Text & Picture Messaging	Unlimited	4GB	3G	Contract (24 months)	Quebec	Yes	<a href="#">Bell 4G LTE Network</a>

Virgin Plus	\$45 Plan with 6GB Data and Unlimited Minutes	\$45.00		\$50 One-time connection service fee applies with new activations.	Unlimited	N/A	Unlimited International Text, Unlimited Nationwide Text & Picture Messaging	Unlimited	6GB	3G	Contract (24 months)	Quebec	Yes	<a href="#">Bell 4G LTE Network</a>
Virgin Plus	\$50 Plan with 10GB Data and Unlimited Minutes	\$50.00		\$50 One-time connection service fee applies with new activations.	Unlimited	N/A	Unlimited International Text, Unlimited Nationwide Text & Picture Messaging	Unlimited	10GB	3G	Contract (24 months)	Quebec	Yes	<a href="#">Bell 4G LTE Network</a>
Virgin Plus	\$55 Plan with 15GB Data and Unlimited Minutes	\$55.00		\$50 One-time connection service fee applies with new activations.	Unlimited	N/A	Unlimited International Text, Unlimited Nationwide Text & Picture Messaging	Unlimited	15GB	3G	Contract (24 months)	Quebec	Yes	<a href="#">Bell 4G LTE Network</a>
Virgin Plus	\$55 Plan with 10GB Data and Unlimited Minutes	\$55.00		\$50 One-time connection service fee applies with new activations.	Unlimited	N/A	Unlimited International Text, Unlimited Nationwide Text & Picture Messaging	Unlimited	10GB	3G	Contract (24 months)	Canada	Yes	<a href="#">Bell 4G LTE Network</a>
Virgin Plus	\$60 Plan with 15GB Data and Unlimited Minutes	\$60.00		\$50 One-time connection service fee applies with new activations.	Unlimited	N/A	Unlimited International Text, Unlimited Nationwide Text & Picture Messaging	Unlimited	15GB	3G	Contract (24 months)	Canada	Yes	<a href="#">Bell 4G LTE Network</a>
Virgin Plus	\$15 Plan with 250MB Data and 100 Minutes	\$15.00		\$50 One-time connection service fee applies with new activations.	100	N/A	Unlimited Nationwide Text & Picture Messaging	Unlimited	250MB	3G	No Contract	Canada	Yes	<a href="#">Bell 4G LTE Network</a>
Virgin Plus	\$28 Plan with 1GB Data and PPU Minutes	\$28.00		\$50 One-time connection service fee applies with new activations.	N/A	N/A	Unlimited Nationwide Text & Picture Messaging	Unlimited	1GB	3G	No Contract	Canada	Yes	<a href="#">Bell 4G LTE Network</a>
Virgin Plus	\$30 Plan with PPU Data and Unlimited Minutes	\$30.00		\$50 One-time connection service fee applies with new activations.	Unlimited	N/A	Unlimited Nationwide Text & Picture Messaging	Unlimited	No Data	No Data	No Contract	Canada	Yes	<a href="#">Bell 4G LTE Network</a>
Virgin Plus	\$35 Plan with 3GB Data and Unlimited Minutes	\$35.00		\$50 One-time connection service fee applies with new activations.	Unlimited	N/A	Unlimited Nationwide Text & Picture Messaging	Unlimited	3GB	3G	No Contract	Canada	Yes	<a href="#">Bell 4G LTE Network</a>
Virgin Plus	\$37.50 Plan with 2GB Data and Unlimited Minutes	\$37.50		\$50 One-time connection service fee applies with new activations.	Unlimited	N/A	Unlimited International Text, Unlimited Nationwide Text & Picture Messaging	Unlimited	2GB	3G	No Contract	Canada	Yes	<a href="#">Bell 4G LTE Network</a>
Virgin Plus	\$41.25 Plan with 4GB Data and Unlimited Minutes	\$41.25		\$50 One-time connection service fee applies with new activations.	Unlimited	N/A	Unlimited Nationwide Text & Picture Messaging	Unlimited	4GB	3G	No Contract	Quebec	Yes	<a href="#">Bell 4G LTE Network</a>
Virgin Plus	\$41.25 Plan with 4GB Data and Unlimited Minutes	\$41.25		\$50 One-time connection service	Unlimited	N/A	Unlimited International Text, Unlimited	Unlimited	4GB	3G	No Contract	Canada	Yes	<a href="#">Bell 4G LTE Network</a>

				fee applies with new activations.			Nationwide Text & Picture Messaging							
Virgin Plus	\$45 Plan with 6GB Data and Unlimited Minutes	\$45.00		\$50 One-time connection service fee applies with new activations.	Unlimited	N/A	Unlimited Nationwide Text & Picture Messaging	Unlimited	6GB	3G	No Contract	Quebec	Yes	<a href="#">Bell 4G LTE Network</a>
Virgin Plus	\$45 Plan with 6GB Data and Unlimited Minutes	\$45.00		\$50 One-time connection service fee applies with new activations.	Unlimited	N/A	Unlimited International Text, Unlimited Nationwide Text & Picture Messaging	Unlimited	6GB	3G	No Contract	Canada	Yes	<a href="#">Bell 4G LTE Network</a>
Virgin Plus	\$50 Plan with 10GB Data and Unlimited Minutes	\$50.00		\$50 One-time connection service fee applies with new activations.	Unlimited	N/A	Unlimited Nationwide Text & Picture Messaging	Unlimited	10GB	3G	No Contract	Quebec	Yes	<a href="#">Bell 4G LTE Network</a>
Virgin Plus	\$55 Plan with 15GB Data and Unlimited Minutes	\$55.00		\$50 One-time connection service fee applies with new activations.	Unlimited	N/A	Unlimited International Text, Unlimited Nationwide Text & Picture Messaging	Unlimited	15GB	3G	No Contract	Quebec	Yes	<a href="#">Bell 4G LTE Network</a>
Virgin Plus	\$55 Plan with 15GB Data and Unlimited Minutes	\$55.00		\$50 One-time connection service fee applies with new activations.	Unlimited	N/A	Unlimited International Text, Unlimited Nationwide Text & Picture Messaging	Unlimited	10GB	3G	No Contract	Canada	Yes	<a href="#">Bell 4G LTE Network</a>
Virgin Plus	\$60 Plan with 15GB Data and Unlimited Minutes	\$60.00		\$50 One-time connection service fee applies with new activations.	Unlimited	N/A	Unlimited International Text, Unlimited Nationwide Text & Picture Messaging	Unlimited	15GB	3G	No Contract	Canada	Yes	<a href="#">Bell 4G LTE Network</a>
T-Mobile	\$20 Unlimited Talk & Text Only	\$20.00	In-store only - Taxes & Fees included		Unlimited	Unlimited	Unlimited Nationwide Text & Picture Messaging	Unlimited	No Data	No Data	No Contract	USA	<a href="#">No</a>	<a href="#">T-Mobile Network</a>
T-Mobile	Essentials   Unlimited 55+ YRS ONLY	\$40.00	For age 55+ with Auto-Pay - Taxes & Fees NOT included		Unlimited National Talk to/from the US, Canada & Mexico	\$15 Stateside International Talk service   low flat rate calling at \$0.25/minute in 210+ countries and destinations	Unlimited National Text to/from the US, Canada & Mexico	Unlimited	Unlimited	5G	No Contract	USA	<a href="#">No</a>	<a href="#">T-Mobile Network</a>
T-Mobile	Magenta   Eligible First Responders ONLY	\$55.00	For customers with eligible first responder status and their families with Auto-Pay - Taxes & Fees included		Unlimited National Talk to/from the US, Canada & Mexico	\$15 Stateside International Talk service   low flat rate calling at \$0.25/minute in 210+ countries and destinations	Unlimited National Text to/from the US, Canada & Mexico	Unlimited	Unlimited	5G	No Contract	USA	<a href="#">No</a>	<a href="#">T-Mobile Network</a>

T-Mobile	Magenta   Eligible Military ONLY	\$55.00	For customers with eligible military status and their families with Auto-Pay - Taxes & Fees included		Unlimited National Talk to/from the US, Canada & Mexico	\$15 Stateside International Talk service   low flat rate calling at \$0.25/minute in 210+ countries and destinations	Unlimited National Text to/from the US, Canada & Mexico	Unlimited	Unlimited	5G	No Contract	USA	<a href="#">No</a>	<a href="#">T-Mobile Network</a>
T-Mobile	Essentials   Unlimited 55+ YRS ONLY	\$60.00	With Auto-Pay - Taxes & Fees NOT included		Unlimited National Talk to/from the US, Canada & Mexico	\$15 Stateside International Talk service   low flat rate calling at \$0.25/minute in 210+ countries and destinations	Unlimited National Text to/from the US, Canada & Mexico	Unlimited	Unlimited	5G	No Contract	USA	<a href="#">No</a>	<a href="#">T-Mobile Network</a>
T-Mobile	Magenta	\$70.00	With Auto-Pay - Taxes & Fees NOT included		Unlimited National Talk to/from the US, Canada & Mexico	\$15 Stateside International Talk service   low flat rate calling at \$0.25/minute in 210+ countries and destinations	Unlimited National Text to/from the US, Canada & Mexico	Unlimited	Unlimited	5G	No Contract	USA	<a href="#">No</a>	<a href="#">T-Mobile Network</a>
T-Mobile	Magenta MAX   Eligible First Responders ONLY	\$70.00	For customers with eligible first responder status and their families with Auto-Pay - Taxes & Fees included		Unlimited National Talk to/from the US, Canada & Mexico	\$15 Stateside International Talk service   low flat rate calling at \$0.25/minute in 210+ countries and destinations	Unlimited National Text to/from the US, Canada & Mexico	Unlimited	Unlimited	5G	No Contract	USA	<a href="#">No</a>	<a href="#">T-Mobile Network</a>
T-Mobile	Magenta MAX   Eligible Military ONLY	\$70.00	For customers with eligible military status and their families with Auto-Pay - Taxes & Fees included		Unlimited National Talk to/from the US, Canada & Mexico	\$15 Stateside International Talk service   low flat rate calling at \$0.25/minute in 210+ countries and destinations	Unlimited National Text to/from the US, Canada & Mexico	Unlimited	Unlimited	5G	No Contract	USA	<a href="#">No</a>	<a href="#">T-Mobile Network</a>
T-Mobile	Magenta MAX	\$85.00	With Auto-Pay - Taxes & Fees NOT included		Unlimited National Talk to/from the US, Canada & Mexico	\$15 Stateside International Talk service   low flat rate calling at \$0.25/minute	Unlimited National Text to/from the US, Canada & Mexico	Unlimited	Unlimited	5G	No Contract	USA	<a href="#">No</a>	<a href="#">T-Mobile Network</a>

						in 210+ countries and destinations								
Telus	Essential 10 4G	\$50.00		\$50 in-store (Waived Online Set-up Fee)	Unlimited	N/A	Nationwide Text, Picture & Video messages	Unlimited	10GB	4G LTE	No Contract	Canada	Yes	<a href="#">Bell 4G LTE Network</a>
Telus	Essential 15 \$G	\$55.00		\$50 in-store (Waived Online Set-up Fee)	Unlimited	N/A	Nationwide Text, Picture & Video messages	Unlimited	15GB	4G LTE	No Contract	Canada	Yes	<a href="#">Bell 4G LTE Network</a>
Telus	Unlimited 20 5G	\$65.00		\$50 in-store (Waived Online Set-up Fee)	Unlimited	N/A	Nationwide Text, Picture & Video messages	Unlimited	20GB	4G LTE	No Contract	Canada	Yes	<a href="#">Bell 4G LTE Network</a>
Telus	Essential 15 4G	\$65.00		\$50 in-store (Waived Online Set-up Fee)	Unlimited	N/A	Nationwide Text, Picture & Video messages	Unlimited	15GB	4G LTE	No Contract	Canada	Yes	<a href="#">Bell 4G LTE Network</a>
Telus	Unlimited 45 5G+	\$70.00		\$50 in-store (Waived Online Set-up Fee)	Unlimited	Unlimited	Nationwide & International	Unlimited	45GB	4G LTE	No Contract	Canada	Yes	<a href="#">Bell 4G LTE Network</a>
Telus	Unlimited 25 5G	\$70.00		\$50 in-store (Waived Online Set-up Fee)	Unlimited	N/A	Nationwide Text, Picture & Video messages	Unlimited	25GB	4G LTE	No Contract	Canada	Yes	<a href="#">Bell 4G LTE Network</a>
Telus	Unlimited 45 5G+	\$75.00		\$50 in-store (Waived Online Set-up Fee)	Unlimited	Unlimited	Nationwide & International	Unlimited	45GB	4G LTE	No Contract	Canada	Yes	<a href="#">Bell 4G LTE Network</a>
Telus	Unlimited 25 5G	\$75.00		\$50 in-store (Waived Online Set-up Fee)	Unlimited	N/A	Nationwide Text, Picture & Video messages	Unlimited	25GB	4G LTE	No Contract	Canada	Yes	<a href="#">Bell 4G LTE Network</a>
Telus	Unlimited 50 5G+	\$85.00		\$50 in-store (Waived Online Set-up Fee)	Unlimited	Unlimited	Nationwide & International	Unlimited	Unlimited	4G LTE	No Contract	Canada	Yes	<a href="#">Bell 4G LTE Network</a>
Telus	Unlimited 40 5G+	\$85.00		\$50 in-store (Waived Online Set-up Fee)	Unlimited	Unlimited	Nationwide & International	Unlimited	40GB	4G LTE	No Contract	Canada	Yes	<a href="#">Bell 4G LTE Network</a>
Telus	Unlimited 25 5G	\$85.00		\$50 in-store (Waived Online Set-up Fee)	Unlimited	N/A	Nationwide Text, Picture & Video messages	Unlimited	25GB	4G LTE	No Contract	Canada	Yes	<a href="#">Bell 4G LTE Network</a>
Telus	Unlimited 50 5G+	\$90.00		\$50 in-store (Waived Online Set-up Fee)	Unlimited	Unlimited	Nationwide & International	Unlimited	Unlimited	4G LTE	No Contract	Canada	Yes	<a href="#">Bell 4G LTE Network</a>
Sprint	Sprint Essentials	\$60.00	With Auto-Pay - Taxes & Fees NOT included		Unlimited	Charges applied	Nationwide, Canada & Mexico	Unlimited	Unlimited	4G LTE	No Contract	USA	No	<a href="#">Sprint 4G LTE Network</a>
Sprint	Sprint ONE	\$70.00	With Auto-Pay - Taxes & Fees NOT included		Unlimited	Unlimited	Nationwide, Canada & Mexico	Unlimited	Unlimited	4G LTE	No Contract	USA	No	<a href="#">Sprint 4G LTE Network</a>
Sprint	Sprint MAX	\$85.00	With Auto-Pay - Taxes & Fees NOT included		Unlimited	Unlimited	Nationwide, Canada & Mexico	Unlimited	Unlimited	4G LTE	No Contract	USA	No	<a href="#">Sprint 4G LTE Network</a>
Bell	Basic Phone 30	\$30.00			Unlimited	N/A	Nationwide Text	Unlimited	No Data	No data	No contract or 24 months	Canada	No	<a href="#">Bell 4G LTE Network</a>
Bell	Promo 45 Plan	\$45.00	One-time Connection Charge (Waived with online orders)		Unlimited	N/A	Nationwide Text, Picture & Video messages	Unlimited	6GB	4G LTE	No contract or 24 months	Canada	No	<a href="#">Bell 4G LTE Network</a>



Bell	Promo 50 Plan	\$50.00	One-time Connection Charge (Waived with online orders)		Unlimited	N/A	Nationwide Text, Picture & Video messages	Unlimited	10GB	4G LTE	No contract or 24 months	Canada	No	<a href="#">Bell 4G LTE Network</a>
Bell	Promo 55 Plan	\$55.00	One-time Connection Charge (Waived with online orders)		Unlimited	N/A	International Text, Picture & Video messages	Unlimited	15GB	4G LTE	No contract or 24 months	Canada	No	<a href="#">Bell 4G LTE Network</a>
Bell	Essential 20	\$65.00	One-time Connection Charge (Waived with online orders)		Unlimited	N/A	Nationwide Text	Unlimited	20GB	5G	No contract or 24 months	Canada	No	<a href="#">Bell 4G LTE Network</a>
Bell	Promo 65 Plan	\$65.00	One-time Connection Charge (Waived with online orders)		Unlimited	N/A	International Text, Picture & Video messages	Unlimited	15GB	4G LTE	No contract or 24 months	Canada	No	<a href="#">Bell 4G LTE Network</a>
Bell	Promo 65 Plan	\$65.00	One-time Connection Charge (Waived with online orders)		Unlimited	Unlimited	International Text, Picture & Video messages	Unlimited	10GB	4G LTE	No contract or 24 months	Canada	No	<a href="#">Bell 4G LTE Network</a>
Bell	Essential 25	\$70.00	One-time Connection Charge (Waived with online orders)		Unlimited	N/A	Nationwide Text	Unlimited	45GB	5G	No Contract	Canada	No	<a href="#">Bell 4G LTE Network</a>
Bell	Essential	\$75.00	One-time Connection Charge (Waived with online orders)		Unlimited	N/A	Nationwide Text, Picture & Video messages	Unlimited	45GB	5G	No Contract	Canada	No	<a href="#">Bell 4G LTE Network</a>
Bell	Ultimate 45	\$80.00	One-time Connection Charge (Waived with online orders). 24 months free of Crave Mobile		Unlimited	N/A	Nationwide Text, Picture & Video messages	Unlimited	45GB	5G	No Contract	Canada	No	<a href="#">Bell 4G LTE Network</a>
Bell	Ultimate 50	\$85.00	24 months free of Crave Mobile		Unlimited	Unlimited	International Texts	Unlimited	Unlimited	5G	No Contract	Canada	No	<a href="#">Bell 4G LTE Network</a>
Bell	Essential	\$85.00	One-time Connection Charge (Waived with online orders). 24 months free		Unlimited	N/A	Nationwide Text, Picture & Video messages	Unlimited	40GB	5G	No Contract	Canada	No	<a href="#">Bell 4G LTE Network</a>



			of Crave Mobile											
Bell	Ultimate 50	\$90.00	24 months free of Crave Mobile		Unlimited	Unlimited	Canada/U.S. Text, Picture & Video messages	Unlimited	Unlimited	5G	No Contract	Canada	No	<a href="#">Bell 4G LTE Network</a>
Bell	Ultimate 45	\$90	One-time Connection Charge (Waived with online orders). 24 months free of Crave Mobile		Unlimited	N/A	Nationwide Text, Picture & Video messages	Unlimited	45GB	5G	No Contract	Canada	No	<a href="#">Bell 4G LTE Network</a>
Bell	Ultimate 50	\$100	24 months free of Crave Mobile		Unlimited	Unlimited	International Texts	Unlimited	Unlimited	5G	No Contract	Canada	No	<a href="#">Bell 4G LTE Network</a>
AT&T	Value Plus	\$50		30	Unlimited	Unlimited (US, Canada, Mexico)	Nationwide & International	Unlimited	Unlimited	5G	No Contract	USA	No	<a href="#">AT&amp;T 4G LTE Network</a>
AT&T	4GB Plan	\$64		30	Unlimited	Unlimited (US, Canada, Mexico)	Nationwide & International	Unlimited	4GB	4G LTE	No Contract	USA	No	<a href="#">AT&amp;T 4G LTE Network</a>
AT&T	Unlimited 55+	\$77	Online Only: Get \$250 in credits when you bring your own phone.	30	Unlimited	Unlimited (US, Canada, Mexico)	Nationwide & International	Unlimited	Unlimited	5G	No Contract	USA	No	<a href="#">AT&amp;T 4G LTE Network</a>
AT&T	Unlimited Starter	\$83	Online Only: Get \$250 in credits when you bring your own phone.	30	Unlimited	Unlimited (US, Canada, Mexico)	Nationwide & International	Unlimited	Unlimited	5G	No Contract	USA	No	<a href="#">AT&amp;T 4G LTE Network</a>
AT&T	Unlimited Extra	\$96	Online Only: Get \$250 in credits when you bring your own phone.	30	Unlimited	Unlimited (US, Canada, Mexico)	Nationwide & International	Unlimited	Unlimited	5G	No Contract	USA	No	<a href="#">AT&amp;T 4G LTE Network</a>
AT&T	Unlimited Elite	\$109	Online Only: Get \$250 in credits when you are Online Only: Get \$250 in credits when you bring your own phone.	30	Unlimited	Unlimited (US, Canada, Mexico)	Nationwide & International	Unlimited	Unlimited	5G	No Contract	USA	No	<a href="#">AT&amp;T 4G LTE Network</a>

Unstructured dataset of identified features from the filtered mobile data plans offered of selected US & Canadian wireless telecommunication companies.  
Adapted from: WhistleOut. <https://www.whistleout.ca/CellPhones/Carriers/>.

Table 4: Factor Scaling

Price	Price	Local Minutes	Local Minutes	International Minutes	International Minutes	Messages Type	Messages Type	Messages	Messages	Data	Data	Speed/bandwidth	Speed	Fees	Contract	Coverage	Coverage
\$15.00	1.00	100	0.25	N/A	0	Nationwide Text, Picture & Video messages	0	Unlimited	1.00	250MB	0.01	3G	0.25	\$50 in-store (Waived Online Set-up Fee)	No Contract	<a href="#">Rogers 4G LTE Network</a>	0.8
\$25.00	0.94	75	0.25	International Calling Rates	0.5	Nationwide & International	0.5	75	0.25	No Data	0.00	No Data	0		Prepaid (1 Month)	<a href="#">UScellular 4G LTE Network</a>	0.5
\$30.00	0.91	250	0.5	Unlimited	1	Nationwide Text	1	250	0.50	3GB	0.06	4G LTE	0.5	\$35 upfront Activation fee	No contract or 24 months	<a href="#">Verizon 4G LTE Network</a>	0.8
\$35.00	0.87	Unlimited	1	Unlimited (US, Canada & Mexico)	1	Nationwide & U.S. Text, Picture & Video messages	1	400	0.50	2GB	0.04	5G Network in selected areas	0.75	\$45 Activation Fee (In-store, Online or customer care)	Prepaid (1 Year)	<a href="#">Freedom Network</a>	0.3
\$37.50	0.86	1000	0.75	\$15 Stateside International Talk service   low flat rate calling at \$0.25/minute in 210+ countries and destinations	0.5	Unlimited International Text, Unlimited Nationwide Text & Picture Messaging	1			4GB	0.08	5G	1	\$50 One-time connection service fee applies with new activations.	Contract (24 months)	<a href="#">Bell 4G LTE Network</a>	0.8
\$41.25	0.84	500	0.5	Charges applied	0.5	Unlimited Nationwide Text & Picture Messaging	0.5			6GB	0.12	No data	0	30		<a href="#">T-Mobile Network</a>	0.7
\$45.00	0.81	400	0.5	Unlimited (US, Canada, Mexico)	1	Unlimited National Text to/from the US, Canada & Mexico	1			10GB	0.20					<a href="#">Sprint 4G LTE Network</a>	0.6
\$50.00	0.78	N/A	0			Nationwide, Canada & Mexico	0.5			15GB	0.30					<a href="#">AT&amp;T 4G LTE Network</a>	0.9
\$55.00	0.75	Unlimited National Talk to/from the US, Canada & Mexico	1			International Text, Picture & Video messages	1			8GB + 2GB Bonus	0.20						
\$60.00	0.72					International Texts	0.5			750MB	0.02						
\$70.00	0.66					Canada/U.S. Text, Picture & Video messages	1			1GB	0.02						
\$100.00	0.47									15GB then slowed	0.30						
\$38.40	0.85									2GB then slowed	0.04						

\$51.20	0.77									Unlimited	1.00						
\$57.60	0.73									20GB	0.04						
\$70.40	0.65									45GB	0.90						
\$83.20	0.57									Unlimited (50GB then slowed)	1.00						
\$89.60	0.53									40GB	0.80						
\$65.00	0.69									Unlimited (100GB then slowed)	1.00						
\$75.00	0.62									500MB	0.01						
\$80.00	0.59									5GB	0.10						
\$85.00	0.56									9GB	0.18						
\$90.00	0.53									12GB	0.24						
\$95.00	0.50									18GB	0.36						
\$160.00	0.09									25GB	0.50						
\$175.00	0.00									30GB	0.64						
\$76.80	0.61									50GB	1.00						
\$89.60	0.53																
\$102.40	0.45																
\$115.20	0.37																
\$40.00	0.84																
\$28.00	0.92																
\$20.00	0.97																
\$64	0.69																
\$96	0.49																
\$109	0.41																

Table of normalized data feature points used in scaling the factor model.  
Adapted from: WhistleOut. <https://www.whistleout.ca/CellPhones/Carriers/>. Canadian Radio-television and Telecommunications Commission. “Finding the right plan for your needs”.  
<https://crtc.gc.ca/eng/comm/compar.html>

## Academic Integrity Declaration

“By beginning this Capstone Project, we, **Mohammed Mukshid Abdul Cader, Lesly Pearl Cortez, Tareq Haboukh, Amanpreet Kaur, April Paola Tolosa, and Fides Audrielle Urgel**, affirm that we will not give or receive any unauthorized help on this work and that all work provided will be our own. We agree to abide by Seneca’s Academic Integrity Policy, and we understand that any violation of academic integrity will be subject to the penalties outlined in the policy.”