



An "iMoneyMinute" is an idea that in less than one minute will give you a way to save time, save money, make money, or reduce your financial risk.

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### Only \$20 for an entire year of phone service!

This week we would like to share a money-saving idea that came from one of our readers. It is the [magicJack](#), which can eliminate your long-distance phone bill. You simply insert the device in a USB port in your computer, plug in your home phone, and you can make calls from your actual phone handset.

It is also much less expensive than other services. The magicJack device costs \$39.95 and includes one free year of service (each YEAR after that is \$19.95 – that's only \$1.66/month for phone service!)

Some [magicJack](#) Features:

- Call Waiting
- Call Forwarding
- 911 Service
- Voicemail
- International Calling (additional but low fee)

The magicJack requires your computer to be on in order to make or receive calls, so it may not be the best option for a home phone line if you do not want to keep your computer on all the time. But if your cell phone has bad reception in your home, you can easily plug in your magicJack and make calls from your home phone without racking up a huge bill. Or you can take it with you on business trips and vacations to keep in touch with home. This is also a great idea for

college students who want to keep in touch with friends and family far away but live on a tighter budget.

For more information, check out [this review](#).

This iMoneyMinute idea was brought to you by one of our readers! If you have a money-saving idea you would like to share, please let us know!



We hope the iMoneyMinute is useful to you. If you have a different email address you would like us to use, or if you would prefer to no longer receive the iMoneyMinute emails, please email us at [coach@imoneycoach.com](mailto:coach@imoneycoach.com).

We would also love your feedback on our emails! Please fill out [this short survey](#) to help us better serve you.