

Four months balances zero-usage savings and reactivation risk

T-Mobile sample analysis | October 2025 through September 2026

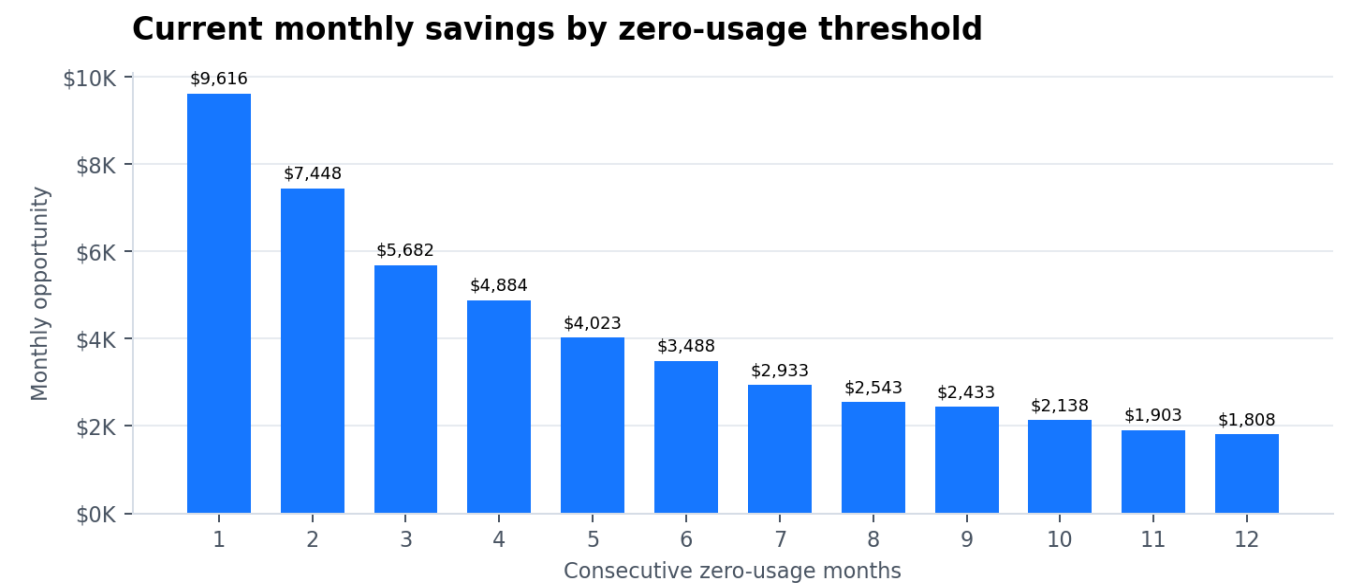
Executive Summary

- A one-month rule identifies the largest current backlog: **542 lines and \$9,616 per month**. It is not a safe automatic-disconnect rule because **56.3%** of historically observable one-month-zero episodes resumed usage within three months.
- A **four-month default action threshold** is the best practical balance in this sample. It retains **50.8%** of the one-month opportunity (\$4,884 per month) while reducing the observed three-month reactivation rate to **13.4%**.
- Use a tiered policy: flag at one month, seek owner confirmation at three months, take default action at four months, and allow automatic disconnect only after eight months unless an approved exception applies.
- The first implementation month clears an accumulated backlog. After that, newly identified savings will be smaller, while previously implemented savings continue reducing the bill.

FOUR-MONTH MONTHLY OPPORTUNITY \$4,884 285 billed lines as of September 2026	FOUR-MONTH REACTIVATION RATE 13.4% Three-month return rate; 95% interval 10.8%-16.5%
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Waiting longer steadily reduces the available savings

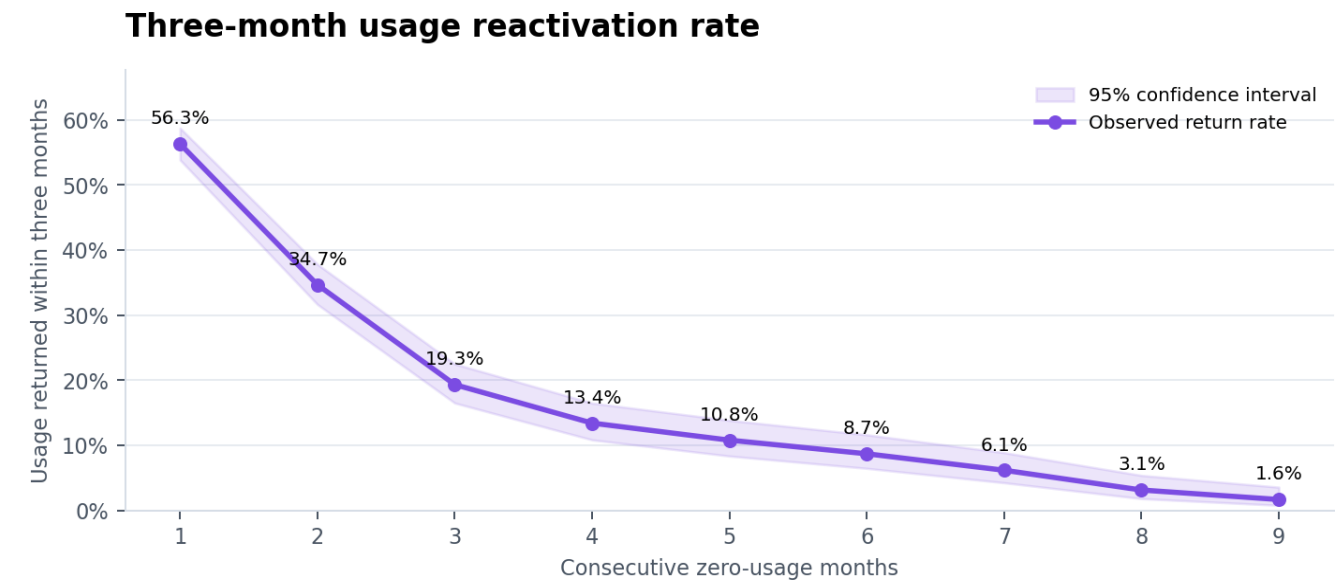
The September snapshot falls from \$9,616 per month at one zero-usage month to \$4,884 at four months and \$3,488 at six months. A 12-month rule retains only 18.8% of the one-month savings opportunity.



September 2026 billed lines with positive recurring charges and complete matched usage for the required consecutive months.

Most one-month-zero lines are temporarily inactive

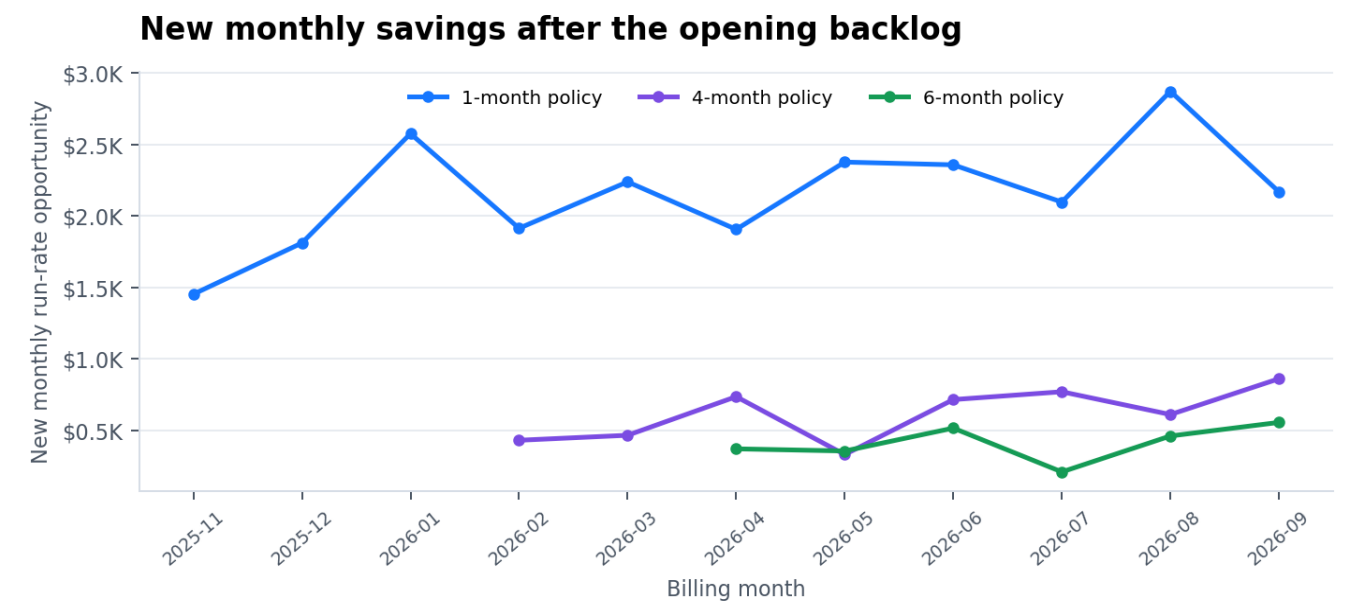
The observed three-month return rate falls quickly as inactivity persists: 56.3% after one month, 34.7% after two, 19.3% after three, 13.4% after four, and 8.7% after six. This pattern supports early review, but not automatic disconnection after only one or two months.



First eligibility in each zero-usage spell. Thresholds 10-12 cannot be tested over a later three-month window with only 12 months of data.

The initial savings spike will not repeat every month

Once the opening backlog is addressed, a one-month policy generated an average of about **\$2,160 in new monthly run-rate opportunity per cycle**, rather than repeating the current \$9,616 backlog. The comparable post-backlog averages were approximately **\$614** for a four-month rule and **\$411** for a six-month rule. Implemented savings remain on the bill; only the newly identified opportunity declines.



First month in which each continuing zero-usage spell reaches the selected threshold; each threshold's opening backlog month is excluded.

Recommended operating policy

Zero months	Current lines	Monthly opportunity	Share of 1-month savings	3-month return risk	Recommended use
1	542	\$9,616	100.0%	56.3%	Watchlist only
3	326	\$5,682	59.1%	19.3%	Owner validation
4	285	\$4,884	50.8%	13.4%	Default action threshold
6	213	\$3,488	36.3%	8.7%	Lower-risk action
8	166	\$2,543	26.4%	3.1%	Default disconnect unless excepted
9	160	\$2,433	25.3%	1.6%	Most conservative observed rule

Recommended default: Begin outreach after three months and take disconnect or suspension action after four consecutive zero-usage months when the employee, device owner, contract status, and business exception checks support it. For unattended automation, use eight months as the default threshold; its observed return rate was 3.1%, although the 95% interval extends to 5.4%.

For critical, seasonal, emergency, shared, executive, spare, IoT, and newly activated lines, require an explicit exception or a longer threshold regardless of usage history.

Data quality and limitations

- The sample contains 12 consecutive billing and usage months. Billing-to-usage service-ID coverage was 100% in every month.
- Seventy usage rows belonged to duplicated service-month keys and were aggregated before analysis. Three rows showed activity in detailed fields while the core total fields were zero; the analysis treated any reported detail activity as usage.
- Savings include positive recurring monthly charges only. Taxes, equipment, one-time charges, and usage charges are excluded.
- The files do not include inventory status, employee status, contract dates, device purpose, exception approvals, or actual disconnect outcomes. Therefore, the four-month recommendation is a policy starting point, not an instruction to disconnect every qualifying line.
- Reactivation estimates for thresholds 10-12 are unavailable because a 12-month sample does not leave a complete three-month outcome window. Additional history would improve confidence and permit seasonal analysis.

Prepared from the reviewed September 2026 snapshot. Values are rounded for presentation.