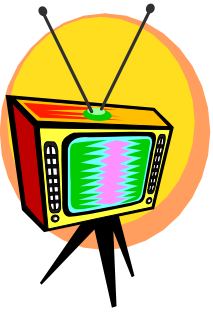




STUDENT ADVOCATES FOR FINANCIAL EDUCATION

DTV TRANSITION

What is DTV?



- DTV means digital television.
- Television was originally broadcast via analog transmission.
- Changes in technology have made digital television more efficient with a higher quality picture than analog television.
- High Definition television (HDTV) & Enhanced Definition television (EDTV) provide better picture quality than analog transmissions.
- New frequencies for emergency communications have become a priority.
- Congress mandated all analog television broadcasts to end by February 17, 2009.

When shopping for new visual electronics, check for:

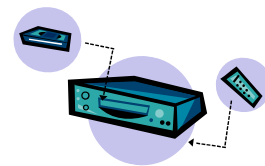
- Built-in HDTV or DTV tuners. OR
- A separate HDTV or DTV tuner with the product.
- Look for a 'CableCARDS' slot if you use a cable provider.
⇒ Eliminates the need for a set-top box for premium channels.



Why is this important to me?



- If you use an antennae to receive broadcasts you may be unable to receive the digital signal. (unless you have a converter or a DTV ready TV)
- Consumers may have to lease or purchase a converter box.
- Most older TVs, VCRs, DVD Recorders, Personal Video Recorder s, (PVR) and some Digital Video Recorders (DVR) are not equipped to receive the new digital transmissions.
- Current DVR's provided by cable companies do not have digital broadcast tuners.
- Free antennae TV is expected to stay free if you have DTV or HDTV ready equipment.
- There are still many new products on the market that will need a broadcast converter in order to operate after February 17, 2009.

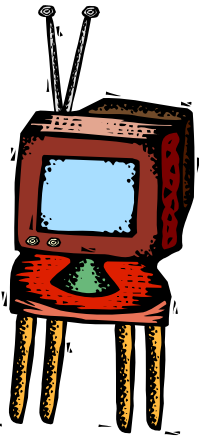




STUDENT ADVOCATES FOR FINANCIAL EDUCATION

DTV TRANSITION (CONT.)

What's Going to Happen?



Those that use a cable, satellite, or telephone company television service provider will not be affected. Cable companies or satellite providers will translate the signal. Those that receive TV signals with antennas on analog televisions will be affected, and almost 70 million TV sets could lose their signals February 17, 2009.

Currently, consumers who receive free service on analog TV sets have three options:

- Purchase a DTV converter box
- Purchase a new TV with a built-in digital tuner
- Subscribe to cable, satellite, or telephone company television

FAQ's—DTV Converter Box and Coupon Program

When can I purchase a converter box?

They are now available at electronic retailers for \$40-\$70.

What is the converter box coupon program?

The National Telecommunications and Information Administration (NTIA) is issuing two \$40 coupons to each household that signs up to decrease consumer expenses from this transition. The coupon must be redeemed within 90 days.

How does one sign up for the converter box coupon program?

You can call 1-888-DTV-2009 or go to www.dtv2009.gov to register. There are a limited number of coupons available, 22.5 million to all households and 11.25 million to those who only receive TV signals from an antenna. You can apply until March 31, 2009.

Choosing an Antenna

To receive DTV over-the-air you will still need either a good indoor or outdoor antenna, the same type that currently works to receive analog signals. However, some stations may be put into a different frequency band that may require a different type of antenna. For instance, VHF band channels (2-13) may be moved to UHF (14-51) band channels and the same goes for the UHF channels being moved to the VHF band. Receiving either VHF or UHF signals may require a different type of antenna. There are also antennas that are capable of receiving both signals. If you need help figuring out which type of antenna you need, you can go to <http://www.antennaweb.org>.

