BILL'S HOME TECH

Home & Small Business Tech Solutions

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Which Internet Provider Should I Pick? — How to Choose Where You Live

Find what's truly available at your address, pick the right speed, and read the real price past the teaser

Plain-English tech help from:
Bill's Home Tech
Portage County, Ohio

Tech Made Simple. Service Made Personal.

Bill Davis — Bill's Home Tech
(330) 200-8042 · bill@billshometech.com · Atwater, Ohio

Book a visit · billshometech.com/book

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SUMMARY

The 60-Second Version

The first and most important question is not price — it is what you can actually get at your address. Check the free FCC map at broadbandmap.fcc.gov, then confirm with each provider directly. The main kinds are fiber (the best, with equal upload and download), cable (fast and common but shared), DSL (the slow fallback), plus 5G home internet and satellite where wired hasn't reached.

Most homes need far less speed than the top plan they push — about 100 Mbps for light use, 300 or more for a busy household. Then read past the teaser: find the price after the promotion ends, add the equipment fee, and ask about contracts, data caps, and early-termination fees before you sign.

- Available at your address first; everything else is secondary.
- Fiber beats cable beats DSL when you have the choice.
- Buy the honest after-promo price, not the teaser.

1 The Short Version

Choosing an internet provider feels like it should be simple, and the ads certainly make it sound that way. In real life it comes down to one honest question that the ads never answer first: what can you actually get at your address? Two houses on the same street can have completely different choices, so the glossy national offer you saw on television may not even reach your door. Everything else — speed, price, the fine print — only matters once you know who truly serves you.

This guide walks you through it the way a calm friend would, in plain English, with no sales pressure. We will find out what is available where you live, sort out the different kinds of internet in words that make sense, figure out how much speed you really need (usually far less than they try to sell you), and read the real price hiding behind the teaser. By the end you will be able to pick with confidence.

- Start with what is available at your exact address — not the ZIP code, the address.

- The main kinds are fiber, cable, DSL, 5G home internet, and satellite; each has a personality.
- Most households need far less speed than the top plan the salesperson pushes.
- The advertised price is almost never the price you pay in month four — learn to read past it.

> **TIP**
>
> There is no single "best" provider, only the best one for your address and how you use the internet. A plan that is perfect for your neighbor who streams in two rooms and works from home may be twice what you need. Pick for your life, not for the ad.

2 First, Find Out What's Actually Available

Before you compare a single price, settle the one question that decides everything: which companies actually run a line to your home. This is where most people waste money, because they fall for a national ad for a service that was never available on their street. The good news is that checking is free and takes a few minutes.

1. Open a web browser and go to the government's free tool at broadbandmap.fcc.gov — the FCC National Broadband Map.
2. Type in your full street address, not just your town or ZIP code, and press Enter.
3. Read the list of providers it shows for your home, and look at the "technology" column — it will say fiber, cable, DSL, fixed wireless, or satellite.
4. Write down each provider's name and the speeds listed next to it; this is your real shortlist.
5. Call or visit each provider's own website and enter your address again to confirm — the map is reported by the companies and can lag behind reality.

> **GOOD TO KNOW**
>
> The FCC map is a wonderful starting point, but it is built from what the providers themselves report, so it is sometimes a little optimistic or out of date. Always confirm with the provider directly before you count on a service. If a neighbor has a company you like, ask them — word of mouth on your own street is often the most accurate guide of all.

3 The Four Everyday Kinds of Internet

Internet arrives at your home in a few different ways, and the method matters more than the brand name on the bill. Here are the wired ones you will most likely be choosing between, described by how they behave rather than how they work under the hood.

- Fiber — the gold standard. Signals travel as light through glass strands, giving fast, steady speeds that are usually the same up and down. If fiber is on your street, it is almost always the best choice.
- Cable — the same line that carries cable television. Very common, usually fast for everyday use, but the whole neighborhood shares it, so it can slow a little in the busy evening hours.
- DSL — internet over the old telephone wires. It still exists in many rural and older areas, is usually the slowest of the wired options, and fades the farther you live from the phone company's equipment.
- Cable and fiber are the two you will most often weigh against each other in town; DSL is the fallback where neither has reached yet.

> **GOOD TO KNOW**
>
> You do not need to understand the engineering. Think of it like roads: fiber is a fresh highway, cable is a good four-lane shared with the neighbors, and DSL is an older two-lane country road that works but takes its time. Pick the best road available to your house.

4 5G Home Internet and Satellite — the Newer Options

In the last few years two wireless choices have become real options, especially in spots where fiber and cable never arrived. They can be a genuine blessing in the country, with a couple of honest caveats worth knowing before you sign up.

- 5G home internet — companies like T-Mobile and Verizon send internet over the same cellular towers that carry your phone. You get a small box for a window and plug nothing into the wall outside. Pricing is often simple and flat, with no contract.
- Satellite — services such as Starlink and older ones beam internet from space to a small dish on your roof or yard. It reaches almost anywhere, which is its whole point, but the equipment costs more up front.
- Both depend on signal: 5G home internet needs a strong cellular signal at your house, and satellite needs a clear view of the sky without big trees in the way.

WATCH OUT

Wireless internet speed can swing with the weather, the trees, and how many neighbors are using the same tower, so it is less perfectly steady than a wired line. That is a fine trade in a rural spot with no other choice, and often a poor one if real fiber or cable is available. Let what is on your street decide.

5 How Much Speed Do You Really Need?

Speed is measured in "megabits per second," written as Mbps, and the salesperson will almost always steer you toward the biggest number. The honest truth is that most homes need far less than the top plan, and paying for speed you cannot use is the most common way people overspend on internet. Here is a rough, friendly guide.

How you use the internet	A comfortable speed
One or two people, email, browsing, a little streaming	About 100 Mbps is plenty
A couple of TVs streaming plus some video calls	100 to 300 Mbps
A busy household, several streams, working from home, gaming	300 to 500 Mbps
A big family all online at once in high quality	500 Mbps and up, if available

WATCH OUT

When in doubt, start one step lower than the plan they recommend. If it ever feels slow, a provider will happily raise your speed in minutes with a phone call. It is far easier to move up than to claw back money for speed you never used.

Rather not do this yourself? I'll come to your home and set it up for you — a flat $99 first visit across Portage County, Ohio and nearby communities. Outside the area? I also help remotely by phone or screen-share. Book at billshometech.com/book or call (330) 200-8042.

6 Upload vs. Download — Why Both Matter Now

Most plans brag about their "download" speed, which is how fast things come to you — streaming a movie, loading a web page, downloading photos. But there is a second number, the "upload" speed, which is how fast things leave your home. It used to barely matter. Now that so many of us make video calls, send big photos, and back up files to the cloud, it matters quite a lot.

- Download speed affects watching, reading, and receiving — the things most people do most of the time.
- Upload speed affects video calls with family, sending large files, and home security cameras uploading their footage.
- Cable and DSL usually have a much smaller upload number than download; fiber is special because its upload and download are typically equal.

GOOD TO KNOW

If you make a lot of video calls or rely on security cameras, a fiber plan's balanced upload speed can make a bigger difference to your daily experience than a huge download number ever would. It is the quiet reason fiber feels so smooth.

7 Reading the Real Price Past the Teaser

Here is where providers make their money and where careful readers save theirs. The big number in the ad is almost always a "promotional" price good for a limited time, after which the bill quietly jumps. Your job is to find the price you will actually pay in month thirteen, not the one that lures you in.

1. Find the promotional price and, right next to it, the length of the promotion — often 12 or 24 months.
2. Hunt for the phrase "after promo" or "regular rate" and write down that higher number; that is your true long-term cost.
3. Add any monthly equipment or "gateway" rental fee, usually around 10 to 20 dollars a month — confirm the exact figure, as it varies.
4. Check whether the low price requires automatic payments and paperless billing to keep, which most do.
5. Multiply the real monthly total by twelve to see the honest yearly cost, and compare providers on that number.

> **WATCH OUT**
> A plan advertised at a low price that doubles after a year can easily cost more over two years than a plainly priced plan that looked higher at first glance. Always compare the price you will pay after the promotion ends, never the teaser. Treat prices as ballparks and confirm every figure with the provider before you decide.

8 Contracts and Data Caps — the Fine Print That Bites

Two pieces of fine print cause most of the unpleasant surprises: contracts that lock you in, and "data caps" that limit how much you can use. Neither is necessarily bad, but you want to know about them going in rather than discovering them later.

- A contract commits you for a set time — often one or two years — and leaving early triggers an "early termination fee" that can run well over a hundred dollars.

- Many fiber and 5G home plans now have no contract at all, which gives you the freedom to switch if the service disappoints.
- A data cap is a monthly limit on how much you can download; some cable plans cap around a trillion bytes (often shown as about 1.2 TB), which is a lot but heavy streamers can reach it.
- Going over a data cap usually means extra charges or a forced slowdown, so ask whether the plan has one before you sign.

> **WATCH OUT**
>
> If a salesperson glosses over the contract length or the early-termination fee, slow down and ask plainly: "Am I signing a contract, and what does it cost to leave early?" A reputable provider will answer clearly. Anyone who dodges the question is telling you something.

9 Equipment Fees and Buying Your Own Modem

Almost every provider rents you the box that brings the internet into your home — often called a modem, router, or "gateway" — and quietly adds the rental to your bill every single month. Over the years that adds up to real money, and with cable service you can often buy your own box instead and stop paying the rent.

1. Look on your bill or the plan details for an "equipment" or "gateway" fee, usually 10 to 20 dollars a month.
2. Ask the provider whether you are allowed to use your own modem; cable companies usually permit it, while fiber and 5G plans often require their specific box.
3. If you may bring your own, ask for the list of approved modem models — buying the wrong one is the main pitfall.
4. Buy an approved modem once (often paying for itself within a year or so), and ask the provider to remove the rental charge from your bill.

GOOD TO KNOW

Buying your own equipment is one of the best small savings in home internet, but only when the provider allows it and you buy a model they approve. If you are unsure which box to get or how to set it up, this is exactly the kind of quick, money-saving job worth a short visit rather than a guess.

10 Questions to Ask Before You Sign

A few plain questions, asked before you commit, prevent almost every regret. Keep this short list by the phone when you call, and do not let anyone rush you past them.

- "What is the price after the promotion ends, and how long does the promotion last?"
- "Is there a contract, and what is the fee to leave early?"
- "Is there a monthly equipment fee, and can I use my own modem instead?"
- "Is there a data cap, and what happens if I go over it?"
- "Is there an installation or activation fee, and can it be waived?"
- "What upload speed do I get, not just the download speed?"

WATCH OUT

Write the salesperson's answers down with the date and the person's name. If the bill later disagrees with what you were told, those notes are the fastest way to get it corrected — and most people never bother to keep them.

11 Comparing Two Offers Side by Side

Once you have your shortlist and your answers, laying two offers next to each other turns a confusing decision into an obvious one. Do not compare the headline prices; compare the honest totals and what you actually get for them.

What to compare	Why it decides the winner

Real price after the promo + equipment	The true monthly cost you will live with
Type of line (fiber, cable, DSL, wireless)	Fiber is steadiest; this often matters more than brand
Download and upload speed	Make sure it covers your household without overpaying
Contract and early-termination fee	Freedom to leave matters if service disappoints
Data cap, if any	A hidden ceiling that can add charges later

TIP

If two offers come out close, let the type of line break the tie: real fiber almost always wins over cable, and cable over DSL, for a smoother, steadier experience at the same price.

Rather not do this yourself? I'll come to your home and set it up for you — a flat $99 first visit across Portage County, Ohio and nearby communities. Outside the area? I also help remotely by phone or screen-share. Book at billshometech.com/book or call (330) 200-8042.

12 Avoiding the Common Traps

A handful of traps catch people again and again. None of them are your fault — they are designed to be easy to miss — but knowing them ahead of time makes you nearly impossible to fool.

- The vanishing promo: the price doubles at month thirteen and you forgot it would. Mark your calendar for when the promo ends.
- The bundle nudge: adding television or phone to "save" money often costs more than you would spend separately. Only bundle what you truly want.

- The speed oversell: being talked into the top gigabit plan when 200 Mbps would serve your home beautifully.
- The forgotten equipment fee: renting a box for years when you could buy your own on a cable plan.

WATCH OUT

Be wary of anyone who knocks on your door or calls out of the blue claiming your current provider sent them to "upgrade" you, especially if they want account details or a payment on the spot. Real providers rarely work that way. When a deal feels pushy, hang up and call the company back on the number from your own bill.

13 What "Up To" Speeds Really Mean

You will notice the ads almost always say speeds "up to" a certain number. That little phrase matters. It means the number is a ceiling the service can reach under ideal conditions, not a promise of what you will get every moment of every day. Real speed dips a little in the busy evening hours, especially on cable, and your Wi-Fi inside the home can slow it further before it reaches your device.

- "Up to" is a best case, not a guarantee; plan for a bit less in real life.
- Cable tends to slow somewhat in the evening when the whole neighborhood is online; fiber holds steadier.
- Your in-home Wi-Fi can lose some of the speed before it ever reaches your television or laptop.

TIP

This is another reason not to overbuy speed chasing a huge "up to" number. A steadier line at a sensible speed will feel better day to day than a giant headline number that sags every evening. If anything, favor the type of line — fiber over cable — over the size of the number.

14 Bundles and the Cord-Cutting Question

Providers love to bundle internet with television and home phone, and the pitch is always that bundling saves money. Sometimes it does; often it quietly costs more than buying only what you want. The honest approach is to decide what you actually need first, then see whether a bundle happens to be cheaper — not the other way around.

- A bundle only saves money if you genuinely want every piece of it; paying for cable TV you never watch is not a saving.
- Many people now get their shows through streaming apps on a device like a Roku, and need only internet from the provider.
- Bundled prices often have their own promotional expiration, so the "savings" can vanish on the same schedule as the teaser.

> **GOOD TO KNOW**
>
> If you are thinking of dropping cable television and watching through streaming instead — often called cutting the cord — a plain internet-only plan plus a streaming device can cost far less than a big bundle. It is worth adding up honestly before you renew a bundle out of habit.

15 Low-Cost Plans and Help Paying for Internet

Internet has become a necessity, not a luxury, and there are ways to lower the cost if money is tight. Programs and discounts change from year to year, so treat the details here as a starting point and confirm what is current when you look — but the avenues themselves are worth knowing about.

- Most major providers offer a low-cost plan for households on a limited income or certain benefits; ask each provider directly whether they have one and what it requires.
- Federal and state assistance programs for phone and internet come and go, so check what is currently offered rather than relying on an old name you remember.

- Seniors and veterans sometimes qualify for special rates; it never hurts to ask the provider plainly.

WATCH OUT

Do not assume you must pay the standard rate. A simple, polite question — "Do you have any low-cost or assistance plans I might qualify for?" — costs nothing and sometimes uncovers a real discount. If you would like help figuring out which programs are current and whether you qualify, that is something I am glad to sort out with you.

16 Switching Providers Without Losing Service

If you decide to change providers, a little sequencing keeps you from ever being without internet, and from paying two bills at once any longer than you must. The trick is to overlap by just a few days.

1. Sign up with the new provider and schedule the installation or self-setup date first.
2. Only after the new service is installed and working, call the old provider to cancel.
3. Ask the old provider for the exact date your service ends so you are not double-billed.
4. Return any rented equipment promptly and get a receipt — unreturned-equipment charges are a common last sting.
5. Watch your next one or two bills from both companies to confirm the old one truly stopped and the new one is the price you were promised.

GOOD TO KNOW

Returning the old provider's rented box, with a receipt, is the step people forget most, and it can lead to a surprise charge months later. Keep that receipt until you have seen a final bill showing a zero balance.

17 When to Call Bill

Choosing internet is one of those decisions where a little honest help saves you real money and a lot of aggravation, and there is no shame in wanting a second set of eyes. I have been helping folks across Portage County with exactly this for over thirty years, and I have no stake in which company you pick — only in getting you the right service at an honest price.

I can sit with you, check what is genuinely available at your address, read the fine print with you, and tell you plainly whether an offer is a good deal or a trap. If you switch, I can set up the new equipment, make sure every device in the house reconnects, and confirm you are getting the speed you are paying for. I come to you, and I leave you with a simple note of what you chose and why.

- You want someone to confirm what is really available at your address and translate the offers.
- A deal looks too good, or a salesperson is pushing you, and you want a plain second opinion.
- You are switching and want the new box set up and every device reconnected in one visit.
- You suspect you are overpaying and want your current plan reviewed for easy savings.

CHEAT SHEET

Everyday Cheat Sheet

Keep this handy while you shop. Decide in this order, and never on the teaser price alone.

I want to...	Do this...
See what's at my address	Check broadbandmap.fcc.gov with your full street address, then confirm with each provider
Understand the choices	Fiber (best) > cable > DSL; 5G home or satellite where wired hasn't reached
Pick the right speed	About 100 Mbps for light use; 300+ for a busy, work-from-home household
Find the real price	Look up the "after promo" rate and add any equipment fee, then compare yearly
Dodge the fine print	Ask about contract, early-termination fee, data cap, and equipment rental
Save on equipment	On cable, ask if you can buy an approved modem and drop the rental fee
Get help	Call Bill: (330) 200-8042

BEFORE YOU GO

A Note From Bill

A quick note from Bill. I write these guides to make home tech a little less frustrating, and I do my best to keep every step accurate and up to date. Still, every home, device, and setup is a bit different, so I can't promise a guide will match yours exactly or fix your particular problem. These guides are for general information only — they're not professional, legal, or financial advice, and they don't replace your device's own manual or the manufacturer's instructions. Please go slow, use your own good judgment, and use everything here at your own risk. If a step involves electrical wiring, a gas appliance, a water heater, plumbing, or climbing a ladder — or if anything just doesn't feel safe — please stop and call a licensed professional (or give me a call at 330-200-8042). Bill's Home Tech and Bill Davis can't be responsible for any damage, data loss, or injury that results.

HOW I CAN HELP

Your Visit — and My Promise

You don't have to remember all of it — just that a friendly, patient person is one call away, whenever you'd rather have a hand.

KEY SPECS

In your home — $99 flat for the first visit, no contracts and no surprises, with a 30-day come-back-free follow-up. In-home visits cover Portage County, Ohio and nearby communities.
Outside the area? Remotely — $49 for a screen-share session (free for Support Plan members, $39/mo), refundable if I can't fix it — and credited toward a visit if you'd rather have me in person. Book either at billshometech.com/book.

GOOD TO KNOW

My promise — If you're not 100% satisfied with your visit, I'll come back at no charge, or refund the full $99. No questions, no awkwardness. That's how I'd want to be treated.

Whenever you're ready, I'll come to your home anywhere in Portage County, Ohio and nearby communities, at your pace. Too far for a house call? I also help remotely. Book at billshometech.com/book or call (330) 200-8042. — Bill

Call or text (330) 200-8042 · bill@billshometech.com

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