BILL'S HOME TECH

Home & Small Business Tech Solutions

AN EXTENDED GUIDE · NO. 2258

Updated November 2026

Is Your Antivirus Subscription a Waste of Money?

What modern computers already protect for free — and when paid security is actually worth it

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SUMMARY

The 60-Second Version

Modern Windows PCs and Macs include strong, free, built-in security that updates itself, so for most careful home users a paid antivirus subscription is money that doesn't need spending. The biggest risks today aren't classic viruses but tricks aimed at you — scam emails, fake pop-ups, "tech support" calls — which no antivirus stops; your caution does.

"PC cleaner" and "optimizer" apps are especially wasteful, and a full-screen pop-up with a phone number to call is always a scam. If you cancel, first confirm your built-in protection is on (Windows: Settings Privacy & security Windows Security), check for bundled extras you use, turn off auto-renewal on the company's site, and keep the confirmation.

1 The Short Version

Today's Windows PCs and Macs come with built-in security that runs quietly, updates itself, and protects against the threats most home users actually face. For a careful person who sticks to normal websites and doesn't click strange links, that built-in protection is usually enough — and it's free.

Paid antivirus isn't a scam, and for some people it adds worthwhile extras. But many people are paying for a second lock on a door that's already locked. The goal here is to help you decide honestly whether yours is earning its fee.

- Windows and Macs include strong, free, built-in protection that updates automatically.
- For most careful home users, that's genuinely enough.
- Paid antivirus adds extras — worthwhile for some, unnecessary for many.
- If you cancel, do it carefully so protection never actually lapses.

TIP

Before deciding anything, find out what you're actually paying. Check your bank statement and your phone's subscription list for an antivirus charge — many are yearly, so they're easy to forget, and the renewal price is often higher than what you first signed up for.

2 What Your Computer Already Does for Free

The built-in protection on modern computers is far better than it was years ago, when buying antivirus was a near-necessity. It now runs by default and handles the everyday threats quietly.

- Windows includes built-in security that scans for and blocks malicious software.
- It updates its protection automatically, without you doing anything.
- Macs include their own built-in protection working in the background.
- Both warn you before opening something risky.

GOOD TO KNOW

The built-in protection being free doesn't make it second-rate. It's made by the same companies that make your computer, it's updated constantly, and independent testers rate it well. For many people it quietly does the whole job.

3 The Threats That Matter Most Today

Here's the part that changes the whole calculation: most trouble people run into today isn't a classic "virus" that antivirus catches. It's being tricked — a fake email, a scam phone call, a misleading pop-up. No antivirus stops those; your own caution does.

- Scam emails and texts trying to get your passwords or money.
- Fake "your computer is infected" pop-ups pushing you to call or pay.
- Phone calls pretending to be "tech support" or your bank.

- Misleading download buttons and ads.

> **WATCH OUT**
> The biggest risks today are tricks aimed at you, not viruses aimed at your computer — and paid antivirus does little against a convincing scam. Your careful habits are worth more than any subscription here. If anything, a false sense of security can make people less careful.

4 Do You Actually Need Paid Antivirus?

Whether paid antivirus is worth it comes down to how you use your computer and how comfortable you feel. Here's an honest way to decide.

Built-in is likely enough if...	Paid may be worth it if...
You stick to familiar, normal websites	You download lots of files from many sources
You don't click links in strange emails	You share a computer with many less-careful users
You keep your computer updated	You want a bundle with a password manager or VPN
You want to stop a needless charge	You simply feel safer with the extra layer

> **GOOD TO KNOW**
> There's no shame in keeping paid antivirus if it genuinely helps you feel secure — peace of mind has value. The point is to choose it on purpose, knowing the built-in protection is already there, rather than paying out of habit or fear.

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.

5 The "Cleaner" and "Optimizer" Trap

Separate from real antivirus is a whole category of "PC cleaner," "speed booster," and "optimizer" apps. These are among the least useful subscriptions out there, and some are outright scams that create problems to charge you to fix.

- "Cleaner" apps rarely make a real difference to a healthy computer.
- Many exist mainly to nag you with alarming warnings and sell upgrades.
- Some are bundled in with other downloads without you noticing.
- Canceling and removing them usually makes a computer calmer, not worse.

WATCH OUT

If a program constantly pops up warnings that your computer is "at risk" or "slow" and urges you to pay to fix it, that's a strong sign it's the problem, not the solution. Real protection works quietly; it doesn't badger you for money.

6 Watch Out for the Fake-Antivirus Pop-Up

One of the most common scams aimed at older adults is a full-screen pop-up shouting that your computer is infected, with a phone number to call "Microsoft" or "Apple" for help. This is never real, and it's important to recognize it.

1. If a scary pop-up fills the screen with a warning and a phone number, don't call it.
2. Don't click anything inside the pop-up, including its "close" or "scan now" buttons.
3. Close the browser or restart the computer to clear it.
4. Real security warnings never give you a phone number to call.

WATCH OUT

Neither Microsoft nor Apple nor any real antivirus will ever put a phone number on your screen telling you to call. That number connects to scammers who want remote access to your computer and your money. When in doubt, shut it down and ask someone you trust — or call me, not the number on the screen.

7 What to Check Before You Cancel

If you decide your paid antivirus isn't needed, a few quick checks make sure you cancel the right thing and keep real protection in place.

1. Confirm exactly which antivirus you're paying for and what it costs yearly.
2. Check whether it bundles anything you actually use, like a password manager.
3. Make sure your computer's built-in protection is turned on.
4. Note the renewal date so you cancel before the next charge.

GOOD TO KNOW

Some paid antivirus packages bundle extras you might value — a password manager, for instance. If so, decide whether you want to replace that piece separately before cancelling, so you don't lose something useful along with the part you don't need.

8 Make Sure Built-In Protection Is On

Before cancelling anything, confirm your free built-in protection is active. Often a paid antivirus switches the built-in one off while it's installed, and removing the paid one turns the built-in one back on — but it's worth checking.

1. On Windows, open Settings and look for "Privacy & security," then "Windows Security."
2. Confirm virus and threat protection shows as on.
3. On a Mac, keep the system updated — its protection is on by default.
4. If anything looks off, that's a good moment to get help before cancelling.

> **TIP**
> Uninstalling the paid antivirus usually re-enables the built-in protection automatically, but checking afterward gives you peace of mind. You want to see a reassuring "you're protected" message, with no gap in coverage.

9 Cancel the Subscription Safely

Antivirus companies are known for making renewals automatic and cancellations a little awkward, so cancel deliberately and get proof.

1. Sign in to your account on the antivirus company's website.
2. Find the subscription or auto-renewal setting (often under Account or Billing).
3. Turn off auto-renewal or cancel, and decline the save-offers.
4. Get a confirmation email and keep it.
5. Remove the software from your computer if you no longer want it.

> **WATCH OUT**
> Antivirus renewals are famous for being yearly, automatic, and higher than the first-year price. If you're keeping the service, at least check whether you're being charged more than a new customer pays — a quick call often gets you the lower rate.

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.

10 Smart Habits That Beat Any Subscription

Whether or not you keep paid antivirus, these habits protect you better than any software can, and they cost nothing.

- Keep your computer and phone updated — updates fix security holes.
- Don't click links or open attachments in unexpected emails.
- Never call a phone number from a pop-up warning.
- Use strong, different passwords, ideally saved in a password manager.
- When something feels off or too urgent, slow down and ask someone you trust.

> **GOOD TO KNOW**
>
> Security experts agree that careful habits and keeping your software updated prevent far more trouble than any antivirus product. The money you might save by cancelling is real; the protection from good habits is the part that truly keeps you safe.

11 What About Your Phone and Tablet?

Antivirus companies also sell protection for phones and tablets, but these devices are built very differently from computers and are much harder to infect in the first place. For the vast majority of people, phone antivirus is an unnecessary expense.

- iPhones and iPads are locked down tightly; traditional viruses are essentially a non-issue.
- Android is safe too if you install apps only from the official store.
- The real phone risks are scam texts and fake links — caution, not antivirus, handles those.
- A paid "phone security" subscription is rarely money well spent.

> **WATCH OUT**
>
> If you have a paid antivirus or "security" subscription for your phone, it's one of the first things worth questioning. The protections that matter on a phone — sticking to the official app store, not tapping strange links — are free and come down to habits.

12 VPNs: Do You Actually Need One?

A VPN is a different product often bundled with or sold alongside antivirus, promising privacy and security. VPNs have genuine uses, but they're frequently oversold to people who don't need one, as another monthly fee.

- A VPN can add privacy on public Wi-Fi, like at a cafe or airport.
- At home on your own Wi-Fi, most people don't need one day to day.
- A VPN does NOT protect you from scams or viruses — it's not antivirus.
- If you rarely use public Wi-Fi, a VPN subscription may be a charge you can drop.

GOOD TO KNOW

VPNs are marketed with a lot of fear, but for someone who mostly uses their own home internet, the day-to-day benefit is small. If you travel often and use public Wi-Fi, one has value; if you don't, it may be a subscription you can comfortably let go.

13 The Password Manager Question

One extra that sometimes comes bundled with paid antivirus is a password manager — and that's a genuinely useful tool. If you're cancelling antivirus but relying on its password manager, you'll want a replacement, and there are excellent free and built-in ones.

- Your phone and computer include a built-in password keeper for free.
- Reputable standalone password managers offer capable free versions.
- A password manager is worth keeping even when antivirus isn't.
- Move your passwords to the new keeper before cancelling the old bundle.

WATCH OUT

If the only reason you're hesitating to cancel antivirus is its password manager, you can switch to the free one built into your phone or computer first. That way you keep the genuinely useful part and drop the part you don't need.

14 When to Call Bill

Deciding about antivirus can feel risky — nobody wants to leave their computer exposed to save a few dollars. That's exactly why it's a good thing to talk through with someone who can look at your actual setup. I'll never tell you to drop protection you need.

I'll check what protection your computer already has, give you an honest read on whether your paid antivirus is earning its fee, make sure the built-in protection is on, and help you cancel safely if you decide to — with no gap in coverage. And if you've seen a scary pop-up, I'll help you tell the real warnings from the scams.

- You want an honest check on whether your paid antivirus is worth it.
- You'd like to confirm your free built-in protection is turned on before cancelling.
- You've seen a "your computer is infected" pop-up and aren't sure what's real.
- You want help cancelling a yearly antivirus without losing protection.

CHEAT SHEET

Everyday Cheat Sheet

Keep this handy. Modern computers protect themselves — pay only if it truly adds something.

I want to...	Do this...
Know what I already have	Windows has built-in Security; Macs protect themselves — both free
Find the charge	Check bank statement and phone subscriptions for a yearly antivirus fee
Decide if I need paid	Built-in is enough for careful users on familiar sites
Spot a fake warning	A pop-up with a phone number is ALWAYS a scam — don't call it
Check built-in is on	Windows: Settings Privacy & security Windows Security
Cancel safely	Confirm built-in is on, turn off auto-renew on the company's site, keep proof
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

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