



SiriusXM — Keep It, Cancel It, or Just Use the App

An Extended Guide · No. 1943

————— An Extended Guide · No. 1943 —————

Tech Made Simple. Service Made Personal.

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What's Inside

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START HERE

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1. The 60-Second Version If you only read one page, read this one. SiriusXM is the satellite radio service, with hundreds of music, news, talk, and sports channels. You can get it two ways: beamed to a radio built into your car, or streamed through an app on your phone. New cars come with a free trial that quietly turns into a paid bill unless you act. Plans run from a lower-cost music tier, around ten dollars a month, up to the top Platinum tier, around twenty-five, though prices change, so check the current rate on their website. The most useful thing to know: they almost always offer a much cheaper rate to keep you when you call to cancel. So never just accept the price you're paying. SiriusXM comes as satellite radio in the car or a streaming app. New cars include a free trial that becomes a paid bill. Plans range from about ten to about twenty-five dollars a month. Prices change, so check the current rate at SiriusXM.com. To cancel or lower the bill, you generally have to call. WATCH OUT Do any of this while parked or at home, not while driving. And watch for a free trial quietly rolling into a paid plan. THE BASICS 2. What SiriusXM Is Hundreds of channels, coast to coast. SiriusXM is a radio service with a few hundred channels covering just about every kind of music, plus news, talk, comedy, and live sports. What makes it different from ordinary radio is that it isn't tied to local stations, so the same channels play clearly from Ohio to Florida without fading in and out as you drive. People love it for the variety, the lack of commercials on the music channels, and specialty programming you can't get anywhere else. The catch, of course, is that it's a paid subscription, unlike the free local radio in your car. Whether that's worth it comes down to how much you listen and what you listen to, which we'll work through in this guide. A lot of folks end up paying for SiriusXM almost by accident, through a free trial in a new car that quietly became a bill, and then they keep paying for years without ever really

GOOD TO KNOW

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deciding to. That's the situation I most want to help with. There's nothing wrong with the service itself; for the right driver it's a genuine pleasure. The trouble is paying full price for something you barely use, or paying for the top tier when a cheaper one would do. So this guide isn't about talking you into or out of it. It's about making sure that if you pay, you pay a fair rate for what you actually enjoy, with your eyes open. The big appeal is coverage and variety: the same clear channels all across the country, with no commercials on the music stations. THE BASICS 3. Satellite Radio in the Car Beamed down from space to your dashboard. The original way to get SiriusXM is through a satellite radio built into your car, which most newer vehicles have. A signal is beamed down from satellites to a small antenna on your car, and the radio tunes it in, so it works anywhere you drive with a clear view of the sky. You control it right from your dashboard, same as the regular radio. The one quirk of satellite is that the signal can briefly drop in a tunnel, a parking garage, or under heavy tree cover, since it needs that sky view, though it picks right back up. For many people, the built-in car radio is the simplest way to enjoy it, with nothing to set up on a phone. GOOD TO KNOW Satellite needs a view of the sky, so it can cut out briefly in tunnels or parking garages, then come right back when you're in the open again.

THE BASICS

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4. The Streaming App The same channels, over the internet. The other way to get SiriusXM is through its app, which streams the channels over the internet rather than by satellite. You can use the app on your phone, on a tablet, on a smart speaker at home, and in the car through CarPlay or Android Auto. Because it uses the internet, it works anywhere you have a signal or Wi-Fi, even if you're not in your own car, and it doesn't have the tunnel-dropout quirk of satellite. It does use your phone's data when you're not on Wi-Fi, which is worth keeping in mind. The app also offers extra channels and on-demand shows you can't get on satellite, so it's more than just the same thing in a different package. The app streams the channels over the internet. Works on your phone, tablet, smart speaker, and in the car. No tunnel dropouts, since it doesn't rely on satellite. Uses your phone's data when you're not on Wi-Fi. COMPARE 5. Satellite vs the App Which way suits your listening. So which is better, satellite or the app? It depends on how and where you listen. Satellite shines if you mostly listen in your own car, want zero fuss, and drive through areas with spotty phone signal, since it keeps playing where the internet might not reach. The app shines if you want to listen in lots of places, at home, on a walk, in someone else's car, or if you want the extra on-demand content and no tunnel dropouts. Many plans actually include both, so you don't always have to choose. The key question for your wallet is which one you'd actually use, so you're not paying for a tier that includes things you'll never touch. If you... Lean toward Only listen in your own car Satellite is simplest Drive where signal is spotty Satellite keeps playing Want to listen in many places The app Want on-demand shows The app

PLANS

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6. The Music and Entertainment Tier The lower-cost way in. SiriusXM offers a few plan levels, and the lower-cost one is generally a music-and-entertainment tier. Through the app, this kind of plan runs around ten dollars a month, though I'll keep saying to check the current price because these rates change. This tier gets you the music channels and a good chunk of the entertainment content, which is plenty for many people who mainly want commercial-free music on their drives. It leaves out some of the premium extras, like certain sports or the very top channel count, that the pricier tier includes. If you mostly listen to music and don't need every sports package, this lower tier may be all you need and saves a fair bit each month. GOOD TO KNOW The lower music tier is around ten dollars a month, but treat that as a ballpark. Always check the current price on SiriusXM.com. PLANS 7. The Platinum Tier Everything, for a higher price. At the top sits the Platinum tier, which includes essentially everything: the full lineup of channels, all the sports, news, and talk, plus the streaming app and its extras. This one runs around twenty-five dollars a month, again as a rough figure that you should confirm at the current rate. Platinum makes sense for someone who genuinely uses the whole range, a devoted sports fan who wants every game, say, or someone who listens constantly and values having it all. But it's also the tier people often pay for without using half of it, which is exactly where you can save money by dropping to a lower plan. More on trimming the bill shortly, since that's where real savings hide. GOOD TO KNOW Platinum is the everything tier, around twenty-five a month. Many people pay for it but only use a fraction, which is a chance to save.

PLANS

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8. Why I Say 'Around' on Prices The rates genuinely change. You'll notice I keep saying around this and about that, and there's a good reason. SiriusXM's prices and plan names change, and they adjusted their rates not long ago, so any exact number I print could be out of date by the time you read it. That's not me being vague; it's me being honest, because the last thing I want is to send you off expecting one price and finding another. So treat every dollar figure in this guide as a ballpark to set your expectations, and check the real, current price on SiriusXM.com or by asking them directly before you decide anything. The shape of the plans stays roughly the same even as the exact prices drift. TIP Before you sign up for or keep any plan, check the real current price at SiriusXM.com. Printed prices, including mine here, go stale quickly. TRIALS 9. The Free Trial in New Cars A gift that quietly turns into a bill. If you bought a new or newer car, it almost certainly came with a free SiriusXM trial, often a few months. During the trial you get to enjoy it at no cost, which is lovely. The important thing to understand is what happens when the trial ends. Unless you tell them to stop, the trial automatically rolls over into a paid subscription, and they begin charging whatever payment method is on file or send you a bill. Many people are surprised to find they've been paying for months after a trial they'd forgotten about. So if you're in a trial and you're not sure you want to pay, mark the end date on your calendar and decide before it turns into a bill. WATCH OUT A free trial doesn't just end quietly; it turns into a paid subscription unless you cancel. Note the end date so it doesn't bill you by surprise.

TRIALS

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10. The Auto-Renew Trap Subscriptions renew themselves, on purpose. Beyond the first trial, SiriusXM subscriptions, like most, renew automatically. When your current term ends, they bill you for the next one without asking, and sometimes at a higher rate than you were paying, especially if you were on a promotional price that's now expired. This is how a bill that started cheap can quietly climb. The lesson is to know your renewal date and keep an eye on it. When a promotional rate is about to end, that's exactly the moment to call and either negotiate a new deal or decide to cancel, rather than letting it roll into full price. We'll cover how to see that renewal date next, so you're never caught off guard. **GOOD TO KNOW** When a cheap promotional rate ends, the auto-renewal often jumps to full price. Knowing your renewal date lets you act before that happens. **TRIALS** 11. Free Listening Promotions Windows when it's free for everyone. Throughout the year, SiriusXM runs free-listening promotions, where they open up the service free to everyone for a stretch, often around holidays or big events. During these windows, your car radio or the app may simply start playing the channels at no charge, no sign-up needed. It's a nice way to sample what you're missing, or to enjoy it on a road trip without subscribing. Just be aware that when the promotion ends, the channels go quiet again unless you choose to pay, and signing up during a promo may start a subscription, so read what you're agreeing to. These free spells are a genuine perk, and a good way to decide whether you'd actually use a paid plan. **WATCH OUT** If free listening suddenly appears in your car, enjoy it, but remember it's temporary. Don't assume you've somehow started getting it for free for good.

NEWER CARS

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12. The 360L System The newer blend of satellite and app. Some newer cars have a system called SiriusXM 360L, which blends the satellite radio and the streaming service together in the car. It uses the satellite for the live channels and the internet connection for extras like on-demand shows, personalized recommendations, and a bigger lineup, all through the car's screen. It's essentially the best of both worlds built right into the dashboard. If your car has 360L, you'll notice features like being able to pause and rewind live radio or getting show suggestions. It still runs on a SiriusXM subscription, so the same questions about plans, trials, and whether it's worth it all apply. It's just a more capable, modern version of the in-car experience. **GOOD TO KNOW** If your car has 360L, you get on-demand shows and the ability to pause and rewind live radio, on top of the regular satellite channels. **YOUR ACCOUNT** 13. Seeing Your Plan and Renewal Date Know what you have before you decide. Before you can decide whether to keep, trim, or cancel, you need to know what you actually have: which plan, what you're paying, and when it renews. The easiest way is to log in to your account at SiriusXM.com, where it shows your current plan, your rate, and your renewal or billing date. If logging in is a hassle, you can call them and ask, and they'll tell you. Knowing your renewal date is especially valuable, because it tells you when any promotional rate ends and when the best moment to call is. Take a minute to find these details written down somewhere, because everything else in this guide builds on knowing where you stand.

- 1 Go to SiriusXM.com and log in to your account.
- 2 Look for your current plan and monthly rate.
- 3 Find your renewal or next billing date.
- 4 Write these down so you have them when you call.

CANCEL**10. For electrical, gas, water, or ladder work, please call a licensed professional. — Bill's Home Tech**

14. How to Actually Cancel You usually can't just click a button. Here's something that frustrates a lot of people. Unlike many subscriptions you can cancel with a click online, SiriusXM generally makes you call them or use their online chat to cancel; there often isn't a simple cancel button in your account. This is on purpose, because once they have you on the phone, they'll try to keep you. Don't let that put you off. To cancel, call their customer service number, or start a chat from their website, and clearly say you want to cancel your subscription. Be polite but firm. You may have to decline a few offers, but you can absolutely get it done. Just set aside a few unhurried minutes, because they won't make it a thirty-second affair. WATCH OUT There's usually no one-click cancel. You'll need to call or chat, and they'll try to keep you. That's normal, so just be polite and firm. NEGOTIATE

15. The Retention Offer Secret The best-kept money saver. Now for the single most useful thing in this guide. SiriusXM is famous for its retention offers. When you call to cancel, the representative, whose job is to keep you, will very often offer you a much cheaper rate to stay, sometimes half or less of what you were paying, for the next several months or a year. People who were paying full price regularly end up with a deal a fraction of that, simply by calling and saying they want to cancel. This isn't a trick or a scam; it's how the company holds onto customers. So before you resign yourself to the full price, or even if you really do want to cancel, make the call, because the offer that comes back can be remarkably good. I've seen people cut their SiriusXM bill in half or better with one short, polite phone call, and nothing changed about the service itself; they just stopped paying the full sticker price. The company would rather keep you at a discount than lose you entirely, so the discount is there for the asking. The only reason more people don't get it is that they don't know to ask, or they dread the call. There's truly nothing to dread. You're not being difficult or pulling a fast one; you're simply taking the deal the company is openly prepared to offer. If making that call feels uncomfortable, it's exactly the kind of thing I'm glad to sit with you and help

TIP**11. For electrical, gas, water, or ladder work, please call a licensed professional. — Bill's Home Tech with.**

Calling to cancel is the number one way to lower a SiriusXM bill. The retention offer they make to keep you is often a fraction of full price. **NEGOTIATE 16. How to Negotiate a Better Rate** A calm, friendly approach works best. You don't need to be a tough negotiator to get a good rate; you just need to make the call and be willing to say the word cancel. Call up, politely say you've been thinking about cancelling because the price is more than you want to pay, and then listen. They'll usually counter with a lower offer. You can accept it, or you can say you need to think about it, which sometimes prompts an even better one. Stay friendly throughout, since the person on the line is just doing their job, and you catch more with kindness. If the offer's good and you use the service, take it. There's no shame in this; it's simply how the game is played, and it's played in your favor here. Call and say the price is more than you want to pay. Mention you're considering cancelling, then listen. Consider their offer; ask if that's the best they can do. Stay friendly; the representative is just doing their job. **NEGOTIATE 17. What to Say on the Call** A simple script to keep you steady. If the idea of calling makes you nervous, it helps to have a few lines ready. You might start with: I'd like to cancel my subscription, please. When they ask why, you can say: honestly, the price is just more than I want to pay for how much I use it. When they make an offer, you can say: that's better, is that the lowest rate you can do? And if you're truly done, you simply say: I appreciate it, but I'd still like to go ahead and cancel. Keep it calm and repeat yourself if needed. You don't owe a long explanation. Having these lines in your head means you won't get flustered or talked into something you don't want.

WATCH OUT**12. For electrical, gas, water, or ladder work, please call a licensed professional. — Bill's Home Tech**

Keep a few simple lines ready before you call, so you don't get flustered. 'The price is more than I want to pay' is all the reason you need. **SAVE 18.** Lowering the Bill Without Cancelling You can trim it and still keep it. Cancelling isn't the only way to spend less. If you like the service but the bill's gotten high, you have a couple of gentler options. You can ask to move down to a cheaper plan, say from Platinum to the lower music tier, if you don't use the premium extras. You can ask about any current promotional rates when you call. And you can take a retention offer, as we discussed, which keeps the same service at a lower price. Any of these trims the bill while keeping the music playing. The thing to avoid is simply paying full price year after year on autopilot, because that's almost always the most expensive way to have SiriusXM, and a quick call can fix it. Ask to drop to a cheaper tier if you don't use the extras. Ask about any current promotional rates. Take a retention offer to keep the service for less. Avoid paying full price on autopilot year after year. **FREE 19.** Your Phone's Music, Free You may already have all the music you need. Before you pay for SiriusXM at all, it's worth remembering that you may already have plenty of music for free. If you have a phone, you can play music through your car's speakers from apps you likely already use, like the music that comes with your phone, Spotify's free version, Amazon Music if you have Prime, or YouTube. You can play your own purchased music too. For many people, this covers their listening entirely, at no extra cost beyond what they already pay. SiriusXM's appeal is the live radio feel, the curated channels, and specialty content, but if you mainly just want music in the car, your phone may do the whole job for free, and that's worth weighing honestly.

GOOD TO KNOW

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If you mainly want music in the car, your phone likely already plays it free through the car speakers. That alone may replace a paid subscription. FREE 20. Podcasts Through the Car A whole world of free listening. Podcasts are another wonderful, free alternative that many people overlook. A podcast is like an on-demand radio show on a topic you choose, and there are millions of them, on history, news, hobbies, comedy, faith, true stories, you name it, almost all completely free. You listen through a podcast app on your phone, played over the car speakers just like music. If part of what you enjoy about SiriusXM is the talk and variety rather than just music, podcasts may scratch that itch beautifully without a subscription. You pick shows you love and new episodes arrive automatically. It's one of the best free things on a phone, and a great companion for long drives through the Ohio countryside. GOOD TO KNOW If you like talk and variety more than music, free podcasts may give you more of what you enjoy than a paid radio subscription does. FREE 21. Bluetooth or CarPlay for Audio How your phone's sound gets to the speakers. To play any of that free phone audio through your car, you connect the phone to the car, and there are two common ways. Bluetooth is a wireless connection that pairs your phone to the car once, and then your phone's sound plays through the speakers whenever they're near each other. CarPlay and Android Auto put a simplified version of your phone right on the car's screen, including the music and podcast apps, controlled from the dashboard. Either way, once connected, you tap play on your phone's app and it comes through the car. If you're not sure how to set this up, it's a simple one-time job, and getting it working opens up all that free listening I just described.

- 1 Pair your phone to the car by Bluetooth, a one-time setup.
- 2 Or connect through CarPlay or Android Auto on the car screen.

WORTH IT

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- 1 Open a music or podcast app on your phone.
 - 2 Tap play, and it comes through the car speakers.
22. Worth Keeping: The Heavy Listener When it earns its keep. So is SiriusXM worth keeping? It genuinely depends on you. For a heavy listener, it can be well worth it. If you drive a lot, spend hours in the car each week, love having specific channels and specialty programming, or are a devoted sports fan who wants every game called live, the service delivers something your phone's free apps don't quite match. For that kind of driver, especially at a good negotiated rate rather than full price, it's a reasonable pleasure to keep. The key is making sure you're on the right tier for what you actually use and paying a fair rate, not the full sticker price, which brings us back to that all-important phone call. GOOD TO KNOW For someone who drives a lot and loves the channels or live sports, SiriusXM at a good negotiated rate can be well worth keeping. WORTH IT 23. Worth Cutting: The Occasional Driver When the app or free options win. For the occasional driver, the math often tips the other way. If you only drive short distances, mostly listen to a few favorite songs or the local news, or find you rarely turn it on, paying every month for SiriusXM may be money you'd never miss. In that case, cancelling and leaning on your phone's free music and podcasts makes good sense. Or you might keep just the cheaper app-based plan for the occasions you want it, rather than the full car subscription. Be honest with yourself about how often you actually listen. If the answer is not much, there's no reason to keep paying, and your phone will happily fill in whenever the mood for music strikes. TIP Be honest about how often you really listen. If it's rarely, cancel and lean on your phone; you likely won't miss it.

WATCH FOR**15. For electrical, gas, water, or ladder work, please call a licensed professional. — Bill's Home Tech**

24. A Second Account or Radio Make sure you're not paying twice. One thing worth checking, especially if you've had a few cars over the years, is whether you're accidentally paying for more than one subscription. Each car radio has its own identity, and it's possible to end up with an old subscription still billing for a car you no longer have, alongside a new one. Likewise, a household might have the car radio plan and a separate app plan without realizing. When you log in or call, ask them to confirm every subscription on your account and whether any are for radios or cars you've gotten rid of. Cancelling a forgotten second subscription is found money, and it's a surprisingly common thing to turn up when people finally look. **WATCH OUT** If you've changed cars over the years, check you're not still paying for a subscription on a vehicle you no longer own. It happens more than you'd think. **MOVING** 25. Transferring to a New Car Taking your subscription with you. If you get a new car, you don't have to start over. You can usually transfer your SiriusXM subscription from your old car's radio to the new one, which you do by contacting them with the new car's radio details, found in the new car's settings or on the dashboard radio information screen. This matters because a new car may also come with its own free trial, so you'll want to sort out which subscription you're keeping and make sure you're not double-paying. It's also a natural moment to review your plan and rate, since any change is a good excuse to call and renegotiate. Don't just let the old subscription lapse and the new trial auto-bill; take charge of the switch. **TIP** A new car is the perfect moment to review your plan and negotiate, since you'll be calling them about the transfer anyway.

BILLING**16. For electrical, gas, water, or ladder work, please call a licensed professional. — Bill's Home Tech**

26. Keep an Eye on the Statement Catch creeping charges early. Whatever you decide, it pays to glance at your credit card or bank statement now and then for the SiriusXM charge. This is how you catch a promotional rate that has quietly jumped to full price, a trial that started billing, or that forgotten second subscription. A subscription is easy to set and forget, and that's exactly how bills creep up over the years without anyone noticing. A quick look every few months, or whenever you review your statements, keeps you in control. If you spot the charge climbing or a surprise, that's your cue to make the call, check your plan, and either renegotiate or cancel. Staying aware is the simplest protection against overpaying for something you barely use. Glance at your statement for the SiriusXM charge now and then. Watch for a promo rate that jumped to full price. Watch for a trial that started billing you. A surprise charge is your cue to call and review.

ONLINE 27. What You Can Do Online The account website, and its limits. Your account at SiriusXM.com lets you do a fair bit on your own: see your plan, your rate, and your renewal date, update your payment card, and manage some settings. What it typically won't let you do with a simple click is cancel, which, as we covered, usually needs a call or chat. So think of the website as the place to check your details and keep your payment information current, and the phone as the place to make the big decisions about cancelling or changing your rate. Logging in once to see exactly where you stand is a good first step before any call, so you walk into the conversation knowing your plan, your price, and your renewal date.

GOOD TO KNOW The website is good for checking your plan and updating your card, but the real power to cancel or renegotiate is on the phone.

DATA

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28. The App and Your Data Streaming uses data off Wi-Fi. One last practical note about the app. Because it streams over the internet, using the SiriusXM app in the car runs on your phone's cellular data whenever you're not connected to Wi-Fi. For most listening this isn't a huge amount, far less than video, but if you have a tight data plan and listen for hours, it adds up. The satellite radio built into your car, by contrast, uses no phone data at all, since it comes from the satellite. So if you're on a limited data plan and listen a great deal, the in-car satellite may actually be the more worry-free choice, while the app suits those with generous data or who listen mostly on Wi-Fi at home. It's a small thing, but worth knowing. **GOOD TO KNOW** The app uses phone data off Wi-Fi, while the car's satellite radio uses none. On a tight data plan, that difference can matter. **RECAP** 29. The Whole Thing in a Nutshell A short summary to act on. Let me gather it up. SiriusXM comes as satellite radio in the car or a streaming app, with plans from a lower music tier around ten dollars to the Platinum everything tier around twenty-five, all subject to current pricing you should verify. New-car trials auto-renew into paid plans, and subscriptions renew themselves, so know your renewal date. The golden rule is that you generally must call to cancel, and that same call is where you get a much cheaper retention rate just by asking. Weigh it honestly against free music and podcasts from your own phone. Keep it if you listen a lot and get a fair rate; cut it if you rarely do. And never pay full price on autopilot. Your goal The move Lower the bill Call, say cancel, hear the offer Fully cancel Call or chat, be firm Pay nothing Use your phone's music and podcasts Know where you stand Log in and note plan and renewal

HOME

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30. Listening at Home and on Speakers The app follows you out of the car. One thing people forget is that SiriusXM isn't only for the car. If your plan includes the streaming app, you can listen all over the house, which can change whether it's worth the money. The app works on a smart speaker, like an Amazon Echo or a Google device, so you can simply ask it to play your favorite channel in the kitchen. It works on a phone or tablet for listening on the porch or while you cook, and on a computer too. For someone who enjoys the channels while puttering around the house, not just driving, this spreads the value of the subscription across the whole day rather than just the drive. If you're weighing whether to keep it, factor in all the places you could use it, not only the car. On the other hand, if you only ever listen while driving and never at home, that's a sign a car-only or simpler plan, or your phone's free music, might serve you just as well. Knowing the app reaches beyond the car helps you judge the subscription fairly. The app plays on smart speakers like Echo and Google devices. Listen on a phone, tablet, or computer around the house. Spreads the subscription's value across the whole day. If you only listen while driving, a simpler plan may do. **GOOD TO KNOW** Ask a smart speaker to play your favorite SiriusXM channel in the kitchen. If your plan has the app, the subscription reaches well beyond the car.

HOUSEHOLD

19. For electrical, gas, water, or ladder work, please call a licensed professional. — Bill's Home Tech

31. Family, Multiple Cars, and Sharing How it works across a household. If more than one person in your household drives or listens, it's worth understanding how sharing works, because it affects what you should pay for. A single subscription is generally tied to one car radio, so if you have two cars that both want satellite, that can mean two subscriptions, though SiriusXM often offers a reduced rate on a second one, so always ask. The streaming app, meanwhile, usually allows listening on your devices, but typically only one stream at a time on a basic plan, so two people can't always listen to different channels at once. For a couple who share one car, one subscription covers you both easily. For a family with several cars and several listeners, the math gets more involved, and that's exactly the kind of thing worth a phone call to sort out, asking them to lay out your options and any multi-radio discounts. The goal is to make sure you're paying for what the household actually uses, not doubling up by accident or paying for streams nobody uses, which is a common and costly muddle. A subscription is usually tied to one car radio. Ask about reduced rates for a second car radio. A basic app plan often allows just one stream at a time. Make sure you're not accidentally paying for unused extras. TIP With more than one car, ask specifically about multi-radio or second-vehicle discounts. They're often available but rarely offered unless you ask.

CANCEL**20. For electrical, gas, water, or ladder work, please call a licensed professional. — Bill's Home Tech**

32. What Happens After You Cancel The radio doesn't go silent right away. If you do decide to cancel, it helps to know what to expect, so there are no surprises. When you cancel, your paid service generally continues until the end of the period you've already paid for, rather than cutting off the instant you hang up, so you get what you paid for. After that, the satellite channels in your car go quiet, though you'll typically still receive a couple of free preview or promotional channels, and the radio hardware stays in the car ready to be reactivated anytime. SiriusXM will likely send you offers to come back, sometimes very tempting ones, so if you were on the fence, waiting for one of those return deals can be a cheap way back in later. Cancelling isn't permanent or dramatic; it's simply switching off the paid channels, and you can always restart if you miss it. Knowing all this makes the decision feel lower-stakes, because you're not burning any bridges, just stopping a monthly charge for something you'd rather not pay full price for. Service usually runs until the end of the paid period. After that, the satellite channels go quiet. The radio stays in the car, ready to reactivate anytime. They'll send come-back offers, often very cheap, later on. GOOD TO KNOW Cancelling isn't permanent. The radio stays in your car, and the come-back offers they mail out are often cheaper than anything you'd get otherwise.

TRIALS

21. For electrical, gas, water, or ladder work, please call a licensed professional. — Bill's Home Tech

33. Gift Subscriptions and Mailers The offers that land in your mailbox. You may get SiriusXM offers in the mail or by email, and it helps to read them with a clear eye. Many are genuine bargains, like a long stretch at a very low rate, which can be a fine deal if you use the service. But read the fine print for what happens when the promotional period ends, because that's almost always when the price jumps to full rate automatically unless you call. So a tempting mailer is often worth taking, as long as you mark your calendar for when the cheap rate ends and plan to call then to renegotiate or cancel. SiriusXM also sells gift subscriptions, which can be a nice present for a driver who'd enjoy it, and a gift subscription typically doesn't auto-renew into a bill for the recipient the way a trial does, though it's worth confirming. The theme running through all of this is the same: the deals can be good, but watch the renewal, and never let a low promotional rate quietly roll into full price without a decision from you. Mailer deals can be genuine bargains if you use the service. Read what happens when the promo period ends; it jumps to full price. Mark the end date and plan to call then. A gift subscription can be a thoughtful present for a driver. **WATCH OUT** A low promotional rate from a mailer almost always jumps to full price when it ends. Mark the date and call before it does. **GET HELP** 34. When to Call Bill I'll help you sort the plan and set up free music. If SiriusXM has you confused, or you're not sure whether to keep it, cut it, or just use the app, I'm glad to help you figure it out. In a short visit I can log in with you to see exactly what you're paying and when it renews, help you make the cancel-or-negotiate call, and set up your phone to play free music and podcasts through your car by Bluetooth or CarPlay, so you're never stuck without something to listen to. I'll explain all of it in plain English, with no pressure to keep or drop anything, since it's your call. With more than thirty years serving folks here in Portage County, I stand behind my work with a friendly guarantee. Call me at (330) 200-8042, and Sophie or I will set up a time.

CHEAT SHEET**22. For electrical, gas, water, or ladder work, please call a licensed professional. — Bill's Home Tech**

Everyday Cheat Sheet Keep this page handy. It points you straight to what to do for each task. I want to... Do this See what I'm paying Log in at SiriusXM.com or call to ask Lower my bill Call and ask for a retention offer to stay Cancel it You generally must call or chat, not just click My free trial is ending It auto-renews into a paid plan unless you act Just the music tier Around ten dollars a month; check the current rate Everything tier Platinum, around twenty-five; check the current rate Free alternative Play your phone's music and podcasts through the car Is it worth it Depends how much you really listen Get help Call Bill: (330) 200-8042

HOW I CAN HELP**23. For electrical, gas, water, or ladder work, please call a licensed professional. — Bill's Home Tech**

Your Visit — and My Promise In-home visit — \$99 flat for your first visit. No contracts and no surprise charges, and a 30-day follow-up is included. Remote Support — \$49 for a screen-share session. I only connect with your permission, you watch the whole time, and you can end anytime. If I can't fix it over the screen-share, I refund the \$49 — and if it turns out you need me in person, that \$49 goes toward your visit. It's included free for Support Plan members (\$39/mo). 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. Call or text (330) 200-8042 · Book a visit: billshometech.com/book · bill@billshometech.com This free guide is for general information only — not professional advice, and no substitute for your device's own manual. Any prices or outside products mentioned can change; please confirm current details before you buy. Please use your own good judgment and follow it at your own risk — for anything involving electricity, gas, water, or heights, stop and call a licensed professional. Bill's Home Tech and Bill Davis can't be responsible for any damage, data loss, or injury that results. © 2026 Bill's Home Tech, LLC.

AT A GLANCE

A Picture to Follow Along

Lower the bill

The call that saves money.

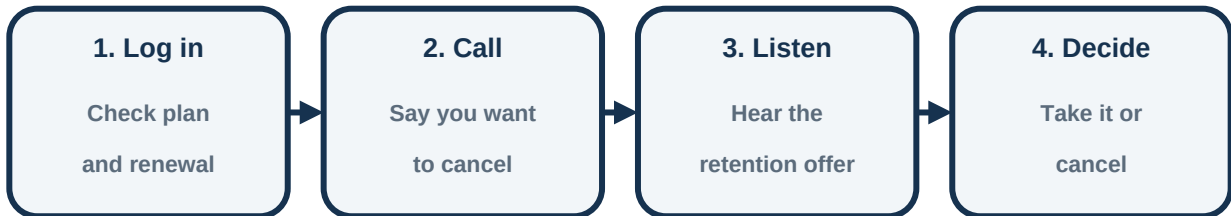


Illustration — a schematic. The order is a suggestion; do one box at a time.

A schematic of the plan — company steps vary; the order does not have to.

AT A GLANCE

A Second Look

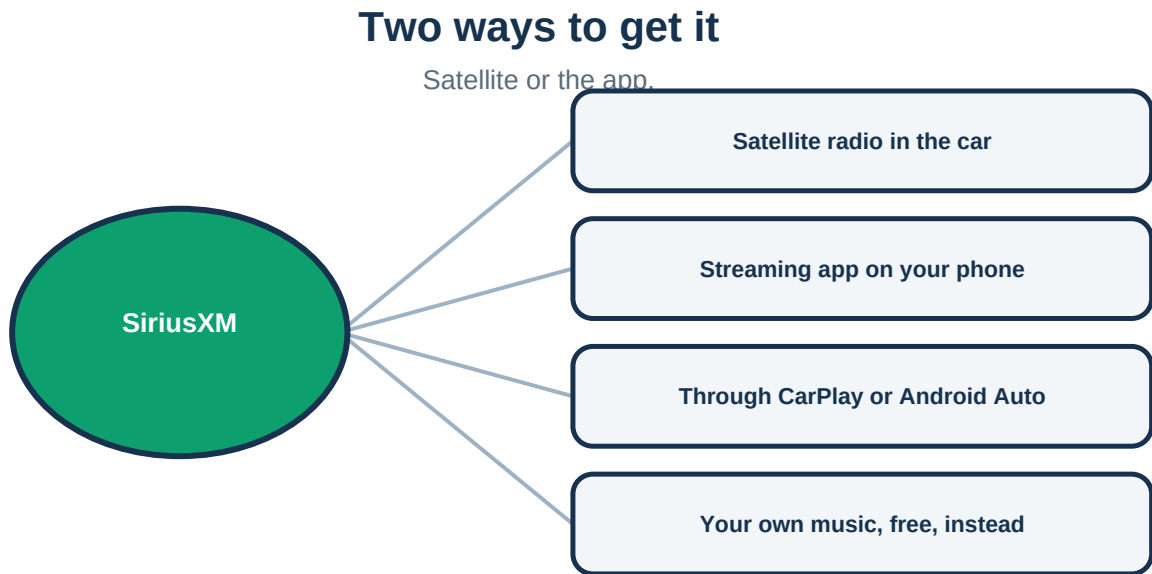


Illustration — a schematic. Set-up screens differ; each takes only a few minutes.

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

In-home visit — \$99 flat for your first visit. No contracts and no surprise charges, and a 30-day follow-up is included.

Remote Support — \$49 for a screen-share session. I only connect with your permission, you watch the whole time, and you can end anytime. If I can't fix it over the screen-share, I refund the \$49 — and if it turns out you need me in person, that \$49 goes toward your visit. It's included free for Support Plan members (\$39/mo).

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.

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