BILL'S HOME TECH

Home & Small Business Tech Solutions

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Slower Than the Speed I Pay For — Check This First

Where your speed is actually going — the line, your Wi Fi, or your device — and the free fixes for each

Plain-English home-network help from:

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SUMMARY

The 60-Second Version

Speed can get lost in three places: the provider's line, your Wi Fi, or your device. First find the "Mbps" number you pay for on your bill. Run an honest speed test at Fast.com with nothing else using the internet, then do the deciding test — plug a computer into the router by cable with Wi Fi off and test again.

Close to your paid speed means the line is fine and the slowness is your Wi Fi, an old device, or too many things running at once (all free to fix). Well below your paid speed, even wired, means the line itself is short changing you — restart the modem, then call your provider with the numbers and don't let them upsell you a bigger plan you can't receive.

1 The Short Version

You pay for a fast internet plan, but what you actually get feels like a trickle. Before you call your provider and sit on hold, or worse, agree to pay for an even bigger plan, there is a short checklist that explains most "slower than I pay for" cases — and many of them you can fix yourself in a few minutes, for free.

The honest truth is that there are three different places speed can get lost: the line coming into your home, your Wi Fi inside the home, and the device in your hand. This guide walks through each, in the order a professional would check them, so you end up knowing exactly where your speed is going and what to do about it.

- "Slow" has three possible homes: the provider's line, your Wi Fi, or your device.
- Test with a cable plugged into the router first — it tells you whether to blame the line or the Wi Fi.
- Many slowdowns are a crowded network, an old device, or a router in a bad spot — all free to fix.
- Only after ruling those out is it time to call your provider with real numbers.

TIP

Dig out your internet bill and find the speed you are paying for — a number followed by "Mbps." Every step below compares against that number, so having it in hand turns a vague frustration into a concrete, fixable question.

2 What 'Speed' Really Means

Internet speed is measured in megabits per second, written "Mbps." It is how much can flow at once, like the width of a pipe — not how full the pipe happens to be at any moment. Your plan advertises a peak, an "up to" number, and real life usually runs a little under that even when everything is healthy.

There is also a difference between download speed (things coming to you — video, web pages) and upload speed (things you send — video calls, photos, backups). Most home plans give you far more download than upload, which is normal. When people say the internet is "slow," they almost always mean download, and that is what the tests below measure.

GOOD TO KNOW

A little confusing: your bill is in megaBITS (Mbps) but file sizes and some apps show megaBYTES (MB/s). There are eight bits in a byte, so a 100 Mbps connection downloads at roughly 12 megabytes per second at best. That is why a download can look "slow" in numbers even when your connection is fine — the units are different.

3 Check One: Run an Honest Speed Test

Start by measuring what you are actually getting, the right way, so the number means something. A sloppy test produces a sloppy conclusion.

1. Pause anything using the internet — streaming, downloads, other people's devices.
2. On your device, open Fast.com or Speedtest.net.

3. Run the test and note the download number (and upload, if shown).
4. Run it twice more and take the middle result, since any one test can be a fluke.

> **TIP**
> Where you stand changes the result. A test from the far corner of the house measures your Wi Fi at that spot, not your internet. For a fair reading of the line itself, test close to the router — or better yet, do the wired test coming up next.

4 Check Two: The Wired Test That Settles It

This is the single most useful test, because it takes Wi Fi out of the equation and shows what your internet line is truly delivering. If you only do one thing from this guide, do this.

1. Plug a computer straight into the router with an Ethernet cable, into a numbered port (not the "WAN/Internet" port).
2. Turn the computer's Wi Fi off so it must use the cable.
3. Run the speed test again.
4. Compare: close to your paid speed means the line is fine and the slowness is your Wi Fi or device; well below means the line itself is the problem.

> **WATCH OUT**
> If the wired number is healthy but your Wi Fi readings are poor, do not call your provider — they will (rightly) say the line is fine. The fix is on your side: router placement, coverage, or the device. The wired test is what keeps you from chasing the wrong culprit.

5 Check Three: Who Else Is Using the Internet

Your speed is shared among everything in the house at once. One big activity can quietly eat most of the pipe and leave everything else crawling — and it is often something running in the background that no one is watching.

- A TV or computer downloading a big system update can swallow most of your speed.
- Someone streaming in 4K, or several people streaming at once, adds up fast.
- Cloud photo and file backups upload constantly in the background.
- A game console downloading a new game can saturate the whole connection for an hour.

> **TIP**
>
> If the slowness comes and goes, this is the likely culprit. Try your speed test when the house is quiet versus busy. A big gap points straight at too much happening at once — not a fault in your line, and the next guide on bandwidth hogs shows how to find the exact device.

6 Check Four: Your Device Might Be the Limit

Sometimes the internet is fast and the Wi Fi is fine, but the device in your hand simply cannot go any faster. Older phones, tablets, and laptops have older Wi Fi radios that top out well below modern speeds, no matter how good your service is.

- An older phone or laptop may cap out far below your paid speed — that is the device, not the internet.
- A browser cluttered with toolbars and dozens of open tabs feels slow even on a fast line.
- A device low on storage or running many background apps slows everything it does.
- Test a newer device alongside the old one; if the new one is fast, the old device is the limit.

> **GOOD TO KNOW**
>
> This is why one person in the house swears the internet is terrible while another finds it fine — they are often using very different aged devices on the same healthy connection. It is not in anyone's head; it is the hardware.

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.

7 Check Five: Router Placement and Age

A healthy line can still deliver weak Wi Fi if the router is poorly placed or simply old. This is free to improve and surprisingly often the whole answer.

1. Move the router into the open — central, up high, out of cabinets, off the floor.
2. Keep it clear of the TV, microwave, and cordless phone base, which share its airspace.
3. Connect nearby devices to the faster 5GHz band and distant ones to the longer reaching 2.4GHz band.
4. Note the router's age — a box more than about five years old may not keep up with a modern fast plan.

WATCH OUT

If your internet plan has been upgraded over the years but your router has not, the old router can quietly become the bottleneck — you are paying for speed it cannot pass through. That mismatch is one of the most common things I find, and it is an easy, worthwhile fix.

8 Check Six: The Line Itself

If the wired test proved the line is underperforming, the problem is between your home and your provider, and now you have the evidence to get it fixed. This is their responsibility.

1. Restart the modem (or combined unit) and re run the wired test — a tired modem sometimes recovers.

2. Check cables: the line from the wall into the modem should be finger tight, with no kinks or splitters you did not add.
3. Call your provider and state the gap plainly: "I pay for X, a wired computer only gets Y."
4. Ask them to test the line to your home and, if needed, send a technician — and ask about a credit for the shortfall.

> **WATCH OUT**
>
> Be wary of a provider's first instinct to upsell you a faster plan. If a wired test shows you are not even getting the plan you already pay for, a bigger plan will not help — the line needs fixing. Hold them to delivering what you already bought first.

9 Things That Quietly Throttle You

A few less obvious culprits can cap your speed even when everything else looks fine. Rule these out before concluding the line is bad.

- A VPN or work connection can sharply limit speed — turn it off for the test.
- A data cap: some plans slow you down after a monthly limit; check your account.
- A cheap or very long cable, or a splitter on the line, can bottleneck a fast plan.
- Old equipment the provider never upgraded when you changed plans.

> **GOOD TO KNOW**
>
> If your speed is fine most of the month and then suddenly drops near the end of it, a data cap is the likely reason — some plans quietly slow you once you pass a monthly amount. Your account page will show whether you have one.

10 Cable, Fiber, and DSL — What to Expect

The kind of internet line you have shapes what is realistic, and it helps to know which you have so your expectations match reality. You do not need to be technical about it — just know the broad strokes.

- Fiber: the fastest and steadiest, with upload often as fast as download. If you have it, both numbers should be strong.
- Cable: fast download, much smaller upload, and can slow in the evening when the neighborhood is busy.
- DSL (over phone lines): the slowest of the three; a modest wired number may simply be the most the line can do.
- Fixed wireless or satellite: can be affected by weather and congestion more than wired types.

> **GOOD TO KNOW**
>
> If you are on an older DSL line and a wired test shows a modest number, that may be the honest ceiling of the technology, not a fault. In that case the real question is whether a faster type of service (like cable or fiber) is available at your address — something worth checking before you fight for speed the line cannot carry.

11 Evening Slowdowns Explained

A very common pattern: the internet is quick all day and then drags in the evening. This is rarely a fault in your home — it is usually the digital version of rush hour traffic.

1. Run your speed test at a quiet mid morning time and write down the number.
2. Run the same test again during the busy evening hours.
3. A big drop in the evening, especially on a cable connection, points at neighborhood congestion.
4. If the slowdown is severe and nightly, report the pattern to your provider — it can be a sign their local equipment is overloaded.

> **TIP**
>
> Keeping a note of day versus evening readings is the clearest way to show your provider a congestion problem. "It's fine at 10am and crawls at 8pm every night" is a pattern they can act on, far better than a vague "it's slow sometimes."

12 Before You Call the Provider

If you have decided the line really is short changing you, a few minutes of preparation makes the call far more productive and far less likely to end in a run around.

- Have your paid speed (the "Mbps" from your bill) and your wired test numbers written down.
- Note the dates and times of your readings, especially any evening slowdowns.
- Restart the modem once more just before calling, so they cannot send you off to do only that.
- Be ready to say clearly: "A computer plugged straight into the modem gets X, but I pay for Y."

> **WATCH OUT**
>
> The wired number is your strongest card. Providers will often blame your Wi Fi or your devices first — a reading from a computer wired straight to their modem takes that excuse off the table and keeps the conversation on where the problem actually is: their line.

13 When to Call Bill

This checklist is designed to be done at home, and it solves a great many "slower than I pay for" cases without spending a dime. But the wired test, sorting a bandwidth hog from a line fault, and judging whether your router is the bottleneck are exactly the kind of thing that goes faster with experience.

I come to you, run the tests properly, and tell you plainly where your speed is going — and then fix the right thing. If it is placement or an aging router, I sort it. If the line is short changing you, I will help you hold your provider to what you pay for, numbers in hand.

- You have tested and are not sure whether to blame the line, the Wi Fi, or a device.
- A wired test shows the line is slow and you want help pressing your provider.

- You suspect your router is too old for your plan and want the right replacement.
- You would simply rather have someone find the leak and fix it for you.

CHEAT SHEET

Everyday Cheat Sheet

Keep this by the computer. Find where the speed is going before you spend.

I want to...	Do this...
Know my target	Find the "Mbps" number on your internet bill
Test honestly	Pause other activity; run Fast.com three times, take the middle
Settle line vs. Wi Fi	Plug a computer into the router by cable, Wi Fi off, re test
Rule out a crowd	Test when the house is quiet vs. busy — a big gap means too much at once
Rule out the device	Compare an old device against a newer one on the same Wi Fi
Press the provider	If a WIRED test is slow, say "I pay for X and only get Y"
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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