



Paying Your Streetsboro Water & Utility Bill Online

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————— **An Extended Guide · No. 1790** —————

Tech Made Simple. Service Made Personal.

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SUMMARY

The 60-Second Version

Here is the whole guide in a nutshell. In Streetsboro, your water bill and your sewer bill are two separate bills. The City of Streetsboro handles water, and Portage County handles sewer. Start at the city's real website by typing cityofstreetsboro.com yourself, then find its payments page. That page explains that water can be paid with cash, check, or money order at City Hall, and it also offers a link to pay online. Have your bill and account number beside you, check that the amount on screen matches the paper, press the pay button only once, and save your confirmation. A small convenience fee may apply for some online payments, so read the summary screen. The real city never asks for gift cards, passwords, or one-time codes by phone. If any step feels tangled, that is exactly what I help neighbors with, so please call me.

1. What This Guide Covers

Paying your City of Streetsboro water bill from home.

I wrote this guide for Streetsboro neighbors who would rather pay a water bill at the kitchen table than stand in a line. Paying online is not hard, but it can feel risky when you cannot see who is on the other end. So we will go slowly, one screen at a time.

Here is the plan. First we sort out what bills you actually receive, because in Streetsboro the water and the sewer are handled in two different places. Then we find the real city website, walk through paying, and cover the other ways to pay if you would rather not use a computer at all. Along the way you will find safety habits, tips for bigger text, and what to do when something goes wrong.

- Understanding your water bill and your sewer bill.
- Reaching the city's real website safely.
- Paying online with a card or bank account.
- Paying in person or by mail.
- Spotting scams that pretend to be the water department.

GOOD TO KNOW

Nothing in this guide requires you to be good with computers. If you get stuck on any page, stop and call me, Bill, at (330) 200-8042.

2. Two Bills, Not One

In Streetsboro, water and sewer are paid in different places.

This is the first thing that surprises people. The City of Streetsboro's own payment page explains that the city takes payment for your water bill. The sewer bill is a separate bill that comes from Portage County, and it is paid through Portage County's payment page, not the city's.

That means you may be holding two pieces of paper, each with its own account number. If you pay the water bill and then wonder why the sewer is still showing as owed, this split is almost always the reason. Neither payment covers the other.

- Water bill: paid through the City of Streetsboro.
- Sewer bill: sent by Portage County and paid through the county.
- Each bill has its own account number.
- Each has its own due date and its own way to pay.

Take a minute to sort your mail into two piles, one for each bill. Keep the pile tidy, because it will make everything else in this guide easier.

TIP

Write the words WATER and SEWER in marker on the corner of each bill. It sounds small, but it prevents the most common mix-up.

3. What You Need Before You Start

A short list to have at your elbow.

Paying online goes smoothly when you gather a few things first. None of them are unusual, and you probably already have everything within arm's reach.

- Your most recent water bill, either paper or the emailed copy.
- Your account number from that bill.
- A debit card, credit card, or your checking account information.
- A device with a web browser: a computer, tablet, or phone.
- An email address you can open, in case a receipt is sent.

If you plan to pay the sewer part online too, have that separate Portage County bill beside you as well. The city's payment page specifically mentions needing the county sewer bill with its account number for that portion.

Plan on a quiet ten or fifteen minutes the first time. After that, paying becomes a routine task, much like writing a check but without the stamp.

If something on this list is missing, do not let that stop you. You can still pay at City Hall with a check or money order, and nothing about online payment is required.

TIP

Sit down in a spot with good light and a place to set the bill flat. Reading small account numbers by a dim lamp leads to typing mistakes.

4. Finding Your Account Number

It is printed on your bill, not hidden.

The account number is the main thing a payment page asks for. It tells the system which household you are. On a paper bill it is usually printed near the top, close to your name and service address, and often near the amount due.

Look for a label such as account number or customer number. Bills are laid out differently, so I will not promise an exact spot. If you see several numbers, the account number is the one with that label next to it. A phone number, a date, or a bar code is not the account number.

- 1 Pick up your most recent water bill.
- 2 Look near the top for a label that says account.
- 3 Read the number aloud once, slowly, to yourself.
- 4 Copy it onto a sticky note, exactly as printed.
- 5 Keep the sticky note by the computer, not on the screen.

Include every digit and any dashes if the bill shows them, unless the payment page tells you otherwise.

WATCH OUT

Never read your account number to a stranger who phones you. The real city will not call out of the blue asking you to confirm it.

5. Getting to the Real Website

Type the address yourself.

The City of Streetsboro's own website is cityofstreetsboro.com. Type that into the address bar at the very top of your browser. Do not click a link in a text message or an email that claims to be about your water bill.

Why so careful? Scammers build look-alike pages that copy a city's logo and colors. They hope you search for the bill, click the first thing, and type your card number into the wrong place. Typing the address yourself, or using a bookmark you saved yourself, closes that door.

- Type cityofstreetsboro.com yourself.
- Check that the address you see matches, letter for letter.
- Be suspicious of anything with extra words or a different ending.
- Skip the search ads that sit at the top of search results.

Not every city uses a dot gov address, and Streetsboro's own site uses dot com. So the rule is to know the exact real address and match it letter for letter.

WATCH OUT

Search engines sometimes show paid ads above the real result. Look for the small word Ad and scroll past it, or just type the address.

6. Reading the City's Payment Page

What the city itself tells you.

The city keeps a payments page that answers several money questions in one place. It covers water bills, sewer bills, traffic tickets, property taxes, and city income tax. You do not need most of it, so do not be thrown off by the length.

For water, the page says that you may pay with cash, check, or money order at City Hall. It also says that if you would like to pay online, you can use a link on that page. That link takes you to a separate online payment service that the city uses. Following the link from the city's own page is a safe way to arrive.

- Look for the line that begins with Water Bills.
- Read the options listed there.
- Use the online payment link only if you want to pay by computer.
- Ignore sections about tickets or taxes unless you need them.

Pages change over time, so if the wording looks different when you visit, trust what the city's page says over what I describe here. If anything looks confusing, a phone call to City Hall settles it.

GOOD TO KNOW

The online payment link is a different website from the city's. That is normal. What matters is that you reached it from the city's own page.

7. Reaching the Online Payment Page

Follow the link from the city's page.

When you click the online payment link on the city's payments page, your browser opens a new screen run by an outside company that handles payments for the city. It is common for cities to hire a payment company so that card numbers are handled by specialists.

You may notice the web address changes. That is expected. The page should still show the City of Streetsboro name somewhere near the top. If it shows a different city's name, or no city name at all, close it and begin again from the city's site.

- 1 Go to cityofstreetsboro.com by typing it yourself.
- 2 Find the payments information page.
- 3 Find the line about water bills.
- 4 Click the online payment link in that line.
- 5 Confirm the City of Streetsboro name appears on the new page.

Take a breath once you arrive. You have not paid anything yet, and nothing is charged until you press a final confirm button.

TIP

Once you have arrived by the safe route, bookmark the page. Next time you can go straight there. Saving a bookmark yourself is as safe as typing the address.

8. Paying Your Water Bill Step by Step

The usual path from start to finish.

Payment pages differ in small ways, and I do not want to promise exact button names. What follows is the general order that nearly every utility payment page follows. If a screen looks a bit different, follow its on-screen instructions.

- 1 Enter your account number exactly as printed on the bill.
- 2 Look over the amount shown and compare it to your paper bill.
- 3 Choose how you want to pay: card or bank account.
- 4 Type your payment details carefully.
- 5 Read the final summary page slowly.
- 6 Press the button that submits the payment, one time only.
- 7 Wait for the confirmation screen before you close anything.

The comparison in step two matters. The amount on the screen should match the amount due on your paper bill. If it does not, stop and call City Hall before paying.

After you submit, give the page a moment. Pressing the button twice can sometimes create two payments. If the screen seems frozen, wait a full minute before doing anything.

WATCH OUT

Press the pay button only once. If nothing seems to happen, wait, then check your email for a receipt before trying again.

9. Setting Up an Online Account

Optional, and worth a thought.

Many payment services let you pay as a guest or create a small account of your own. An account remembers your water account number, so you do not retype it each time. It may also let you see past payments and set up reminders.

Whether to create one is your choice. If you pay only a few times a year and like keeping things simple, paying as a guest is fine. If you pay every month, an account saves a little time.

- A username, usually your email address.
- A password you create yourself.
- Possibly a confirmation sent to your email.
- A place to link your water account number.

If you do create one, pick a password you can remember and that you have not used at your bank. Write it in a notebook kept at home, not in your wallet.

Not every payment service offers every feature, and what is offered can change. Look at what the page actually shows rather than expecting something specific.

TIP

Use an email address you check often. A forgotten password is much easier to fix when the reset message actually reaches you.

10. Paying by Card or From Your Bank

Two common choices.

Most online payment pages let you pay one of two ways. You can use a debit or credit card, or you can pay straight from a checking or savings account. Both reach the city; they simply travel different roads.

A card is quick. You type the card number, the expiration date, and a short security code from the card. A bank payment asks for two numbers from the bottom of a paper check: the routing number and your account number. Many seniors find the card easier because the numbers are in one place.

- Card: number, expiration date, security code.
- Bank account: routing number and account number.
- Either way, match the name on the screen to the name on the card or account.
- Pay only on the secure payment page you reached from the city's site.

Which is better? Whichever you trust. Credit cards often give you extra protection if something goes wrong, while bank payments avoid card fees on some systems, though not all.

GOOD TO KNOW

If you are unsure how to read the routing number on a check, a call to your bank will walk you through it. Banks answer that question all the time.

11. Fees, Explained in Words

What extra cost might appear.

Some online payment services add a small convenience fee when you pay by card. Others charge nothing, or charge differently for a bank payment than for a card. I will not name a figure, because fees are set by the payment service and can change.

The important rule is simple: any fee should be shown to you before you finish, on the summary screen. If you see a fee and do not like it, you can usually stop and choose

another way to pay, such as writing a check or visiting City Hall.

- Read the summary screen for any added fee line.
- Compare card and bank options if both are offered.
- Remember that cash, check, or money order at City Hall is another route.
- Close the page if the total surprises you.

Nobody will think less of you for choosing the way that costs the least. Many households pay in person or by check for exactly that reason.

TIP

A fee line that appears only after you press the final button is a red flag. Stop and call City Hall rather than guessing.

12. Your Confirmation and Receipt

Proof that you paid.

After a successful payment you should see a confirmation screen with some kind of reference or confirmation number. Many services also send a receipt to your email. This is your proof that the payment went through and when.

Do not skip this step. People who close the window early are the ones who later wonder whether the payment worked. Take thirty seconds to record it.

- 1 Look for the words payment received or similar.
- 2 Write down the confirmation number and the date.
- 3 Use your browser's Print option to print the page, or save it as a PDF.
- 4 Check your email for a receipt and keep it.
- 5 Clip the printed page to your paper bill.

If no confirmation appears and you are unsure whether you were charged, do not pay again right away. Check your email, look at your card or bank statement, and call City Hall if you still cannot tell.

A good habit is to staple the printout to the bill it paid, so the two never get separated.

GOOD TO KNOW

A payment may not show on your account instantly. Allow some time before assuming a problem, and keep your confirmation number handy.

13. Paying the Sewer Portion

This one goes through Portage County.

The city's payments page points sewer customers to Portage County's own payment page. The page also says you will need your Portage County sewer bill with its account number. That sewer account number is different from your water account number.

The county's payment screen is a separate website with its own steps. The county's page is the place to follow, because I can only describe the general approach: find your sewer account number, enter it, check the amount, choose a payment method, and keep your confirmation.

- 1 Pull out the separate sewer bill sent from Portage County.
- 2 Find the sewer account number printed on it.
- 3 Reach the county payment page from the city's payments page.
- 4 Enter the account number and check the amount.
- 5 Complete the payment and save the confirmation.

Because the two bills are independent, you may pay them on different days if their due dates differ. That is perfectly fine.

WATCH OUT

Do not enter your water account number on the sewer page, or the reverse. If the system says it cannot find the account, check which bill you are holding.

14. Paying in Person at City Hall

Cash, check, or money order.

If you would rather hand your payment to a real person, the city's page says water bills may be paid by cash, check, or money order at City Hall. For many people this is the most comfortable method, and there is nothing old-fashioned about it.

Bring your bill with you so the clerk can find your account quickly. Ask for a receipt every time you pay, especially with cash. A written receipt is the same thing as an online confirmation number.

- Bring the whole paper bill.
- Bring a check or money order made out as the bill instructs.
- Carry cash only if you must, and get a receipt.
- Ask about office hours before you go.

Office hours and the phone number can change, so I will not list them here. The best source is your bill or the city's website. A short phone call beforehand saves a wasted trip. Keep the receipt with that month's bill.

TIP

Going in person is also a chance to ask any question about your account face to face. Write your questions on a card before you leave home.

15. Paying by Check Through the Mail

Old reliable.

Mailing a check is still a perfectly good way to pay. The key is using the right address, which is printed on your bill or on the payment slip that came with it. Do not guess an address from memory.

- 1 Write the check for the amount due.
- 2 Write your account number on the memo line.
- 3 Tear off the payment stub from the bill, if there is one.
- 4 Put the check and stub in the return envelope.
- 5 Mail it early enough to arrive before the due date.

Mail takes time, and a check sent on the last day will arrive late. Give yourself a comfortable cushion of several days. Keep a note of the check number and the date you mailed it.

When your bank statement arrives, look for the cleared check. That is your proof the payment was received and cashed. A checkbook register entry for the payment is a helpful second record.

WATCH OUT

Use the address printed on your bill and nothing else. A letter from someone asking you to mail a payment to a different address is a scam.

16. Paying by Phone

Ask your bill or the city.

Some utilities let you pay by calling a number and speaking with someone or following a recorded menu. I cannot confirm from the city's payment page that Streetsboro offers this for water bills, so I will not promise it.

The right way to find out is to look at your own bill, which lists how to pay and which phone numbers to use, or to call the City Hall number printed there. Always use a number from a bill you hold in your hand, never one from a text or an unexpected email.

Because phone systems can change, treat the bill as the final word. If the bill lists no phone payment, that is useful to know too, and you can simply choose another way to pay.

- Check the bill for any pay-by-phone number.
- Call only numbers you found on paper you trust.
- Have your account number ready.
- Write down who you spoke to and the date.
- Ask for a confirmation number.

WATCH OUT

If you call a number and are asked to pay with gift cards or wire money, hang up. No city water department works that way.

17. Automatic Payments

Let the bill pay itself.

Some services offer automatic payments, where the payment is taken from your card or bank account on a schedule. Whether Streetsboro's online payment service offers this is something to check on the payment page itself, because I cannot promise it.

If it is offered, autopay is wonderful for people who forget due dates. It is not for everyone. You must keep enough money in the account, and you should still read each bill to catch mistakes.

- Good: no missed due dates.
- Good: no stamps or trips.
- Watch: the account needs enough money every time.
- Watch: a stopped or replaced card can break it.
- Watch: you still must read your bills.

Think about your own habits before you decide. Someone who pays the same bills on the same day may love autopay. Someone whose income arrives unevenly may prefer paying by hand, with full control over the date. Neither choice is wrong, and you can change your mind later.

If you try it, set a reminder to review your bank statement each month. That habit catches any surprise early.

TIP

Ask whether you can cancel autopay at any time, and how. Knowing the exit makes starting it less worrying.

18. Paperless Billing

Fewer envelopes, more care.

Paperless billing means the bill arrives by email instead of in your mailbox. Some people love it because nothing gets lost under a pile of junk mail. Others prefer to hold the paper. Both are valid.

I cannot say for certain what Streetsboro offers, so check your bill or ask City Hall whether paperless is available. If it is, remember that the email is a link or a file, and scammers imitate those emails.

- Helpful if you check email daily.
- Risky if you rarely open your inbox.
- Keep a copy of each bill in a folder.
- Never click a bill link in an unexpected email; go to the city site yourself.

A good middle path is to receive paper and still pay online. You get the comfort of paper and the speed of the computer. Whichever you choose, make sure the city has your correct mailing address and email on file, and tell them when either changes.

GOOD TO KNOW

If you switch to paperless, put a monthly reminder on your calendar to check for the bill. A bill you never saw is still a bill that is due.

19. Due Dates and Late Payments

Staying ahead of the calendar.

Every bill shows a due date. Paying on time keeps things calm and avoids extra charges. I do not know the exact penalty policy, so I will not guess. Your bill, or City Hall, will tell you what happens after the due date.

The best defense is a simple routine. Pick one day when bills come, and pay promptly. Paying a few days early is smarter than paying on the last day, particularly with mail or a bank payment that needs time to post.

- Circle the due date on the paper bill.
- Put it on your wall calendar.
- Pay a few days early.
- Keep your confirmation until the next bill shows the payment.

If you are going to be late because money is tight, call City Hall before the date passes. People respond better to a call made early than to silence. If your bill arrives later than usual, call and ask the amount and date rather than waiting.

TIP

Ask a family member to be your backup reminder. Two sets of eyes on a due date is better than one.

20. Reading Your Bill

What the lines mean.

Utility bills look busy, but most of the space is repeat information. Focus on four things: your name and service address, your account number, the amount due, and the due date. The rest is detail.

Other lines usually show the usage or the period the bill covers, and any balance carried over from before. If something is unfamiliar, circle it in pencil and ask. I do not know exactly how Streetsboro formats its bill, so rely on your own copy.

- Name and address: is it yours?
- Account number: needed for paying.
- Amount due: compare with the screen.
- Due date: mark the calendar.
- Previous balance: check it matches your records.

Copy the four key facts onto a sticky note for each bill. Next time you sit down, you have the account number, amount, and due date in one glance. Keep the notes in your records folder with the paid bills so you can compare one bill to the next. Do this each time and your bill reading becomes quick and calm.

GOOD TO KNOW

You are entitled to ask questions about any line on your bill. City Hall staff hear these questions every day.

21. When the Bill Looks Too High

Check before you worry.

A surprisingly high water bill can come from a leaking toilet, a dripping faucet, a running sprinkler, or simply more guests than usual. Sometimes it is a reading problem. It is worth looking into before you pay, and it is worth asking politely.

- 1 Compare the usage on this bill to your previous bills.
- 2 Walk through the house and listen for running water.
- 3 Check toilets by putting a drop of food coloring in the tank and waiting.
- 4 Look at outdoor spigots and hoses.
- 5 Call City Hall with your bill in hand and ask for help.

I cannot promise whether any adjustment is possible, since that is the city's decision. What I can say is that asking costs nothing.

In the meantime, keep the due date in mind and ask whether you should pay while your question is looked at. Be kind to the person who answers the phone. They did not make your bill. Put it where you will see it again before the next bill arrives.

TIP

A plumber visit receipt can be useful to show the city if you did find and fix a leak. Keep it with your bill.

22. Moving In or Moving Out

Starting and stopping service.

A move involves paperwork, and the water account is part of it. If you rent or buy in Streetsboro, ask City Hall how to start service in your name, and how to settle the final bill when you leave.

I do not know the specific forms or deposits involved, so please do not take my word for any number; ask the city directly. What I do know from experience is that people who tell the utility early have fewer problems.

- Call City Hall before the move date.
- Give the new address and the date.
- Ask how the final bill reaches you.
- Confirm your forwarding address with the post office.

Ask whether the final reading and payment can be handled by phone, mail, or in person, and keep a note of the person you spoke with. Pay the last bill promptly so nothing follows you to the new home. If you are a landlord or tenant, clarify in writing who is responsible for the water bill.

WATCH OUT

Do not assume the previous owner closed their account. Confirm that service is in your name so a bill never lands on the wrong person.

23. Scams Pretending to Be the Water Department

The usual tricks.

Utility scams are common everywhere because everyone has a bill. A scammer only needs to sound official and sound urgent. Knowing the pattern makes the fakes easy to spot.

- A call saying your water will be shut off today unless you pay immediately.
- A text with a link to pay a past due bill.
- An email attachment called invoice.
- A visitor at your door demanding payment in cash.
- A caller who already knows your name and asks you to confirm your account number.

The common thread is pressure. Real notices give written warning and allow you time. They do not demand an instant payment by phone.

If anything seems off, hang up, find your paper bill, and contact City Hall using the number printed on it, or type cityofstreetsboro.com yourself. Real problems survive a ten minute pause. Fake ones fall apart as soon as you stop to check. Share this list with a neighbor who lives alone, since scammers often pick people they think have nobody to ask.

WATCH OUT

A real city will never ask you to pay with gift cards, prepaid cards, wire transfers, or cryptocurrency. Anyone who does is a scammer.

24. Never Share Codes or Passwords

The staple rule.

Here is the single most important rule in this guide. The real agency never calls or texts you to ask for a password or a one-time code. If someone asks, that is the proof that they are a fraud.

A one-time code is a short number sent to your phone to prove it is you. Its only purpose is for you to type it into a page you opened yourself. If you read it aloud to a caller, you have just handed them the key.

- Do not tell anyone your password.
- Do not read a text code to a caller.
- Do not give your card's security code on an incoming call.
- Hang up, then call back using a number you trust.

It is not rude to hang up on a pushy caller. It is wise. If you have already shared a code or password, change it right away and tell your bank if a card was involved. These tricks fool smart people every day.

TIP

Tell family about this rule too. Scammers often target one person, and a quick call to a relative can break their spell.

25. Look-Alike Payment Sites

Not every site that takes your bill is the city's.

If you search for a city bill, you may see third-party sites that offer to accept the payment for you. Some are legitimate businesses that simply act as middlemen. They are not the city, and they often add their own fees.

When I searched for Streetsboro, one such outside site appeared, and it said plainly that it is not connected to or endorsed by the city. That kind of site is not the safe route for a water bill. Stick with the link on the city's own page.

- Start at cityofstreetsboro.com.
- Use the link the city provides.
- Avoid sites that offer to pay your bill for you.
- Skip any page that asks for more personal data than a payment needs, like your Social Security number.

A good test is to ask who is asking for your money. If the answer is not clearly the City of Streetsboro or the county, go back to the city's own page. A payment page should never need your Social Security number.

WATCH OUT

If a page asks for information that has nothing to do with paying a bill, close it. A real payment page asks for an account number and payment details only.

26. Forgot Your Password

It happens to everyone.

If you created an online account and cannot remember the password, do not panic. Almost every site has a link near the sign-in box to reset it. I cannot name the exact wording on the payment service, so look near the password box.

- 1 Go to the payment page by the safe route.
- 2 Choose the link for a forgotten password.
- 3 Type the email address you used to sign up.
- 4 Open your email and find the reset message.
- 5 Follow the link in that message and choose a new password.
- 6 Write the new password in your home notebook.

Check spam or junk if the message does not arrive. If you cannot get in at all, you can always pay as a guest or visit City Hall instead.

Choose a new password that is long and memorable, such as a short phrase with a number added. Avoid birthdays, pet names, and the word password, and never reuse your bank password here.

GOOD TO KNOW

A reset email should arrive soon after you ask. If you did not ask for one and one arrives, ignore it, as that can be a scam.

27. Protecting Your Privacy

Share only what is needed.

Paying a bill requires very little personal information. The more a page asks for, the more careful you should be. Your name, account number, and payment method are usually enough.

Never save your card details on a shared computer. If the browser asks to remember your password or card, say no on a library or friend's machine. On your own computer at home, saving is more reasonable, but you must still lock the screen when you leave the room.

- Pay on your own device when possible.
- Close the page when finished.
- Log out of any account you created.
- Say no to saving cards on shared computers.
- Use home internet over free public Wi-Fi.

Look for the small lock symbol next to the web address. It shows the connection is private, but scam sites can have it too. The lock does not prove a site is real; the address does. You can also decline extras such as promotional texts.

TIP

Check your bank or card statement a couple of days after paying. It confirms the right amount left your account and nothing else.

28. Making the Screen Easier to Read

Bigger text, no problem.

If the print on the payment page is small, you do not have to squint. Every browser can enlarge a page, and it will not hurt anything. Bigger text also reduces the typing errors that cause failed payments.

- On a computer, hold Ctrl and tap the plus key to zoom in. On a Mac, hold Command.
- Tap the minus key the same way to shrink it back.
- On a phone or tablet, spread two fingers apart on the page.
- Your device's settings can make text larger everywhere.

Take your time with each box. Many people find it easier to type the account number slowly while looking at the paper bill held right next to the screen, rather than glancing back and forth.

Making the browser window fill the whole screen also gives the page more room, which often makes boxes and buttons easier to find. If your eyes tire quickly, take a short break before the final review. There is no penalty for making things larger.

TIP

A simple desktop magnifier or reading glasses kept near the computer is a perfectly good tool. Technology does not replace comfort.

29. Phone, Tablet, or Computer

Use the device you like.

The payment pages work on a computer, a tablet, or a phone. The layout shifts a little on a small screen, so buttons may sit lower and you may scroll more. The steps are the same either way.

On a phone, typing long numbers can be fiddly. Turn the phone sideways for bigger keys, and type slowly. On a computer, a full keyboard with a number row is easier for most people. Pick whichever feels least stressful.

- Computer: bigger screen, easier typing.
- Tablet: a good middle ground.
- Phone: handy, but small, so zoom in.
- All three: type the web address yourself.

If you start on one device and get stuck, switch. The account number and your payment details are the same wherever you are. A tablet on a stand is often easier on the hands than a phone held for ten minutes. Whatever device you pick, sit comfortably and keep the paper bill within easy reach. Rushing is the real enemy of a correct payment, not any gadget, so give yourself time.

GOOD TO KNOW

Keep your device's software reasonably up to date. Updates fix security holes and make web pages behave.

30. Using a Library or Borrowed Computer

Fine, with extra care.

If you do not have a computer at home, the Portage County District Library branches offer public computers and staff who are used to helping with questions. Paying a bill there is possible. A few habits keep it safe.

- Do not let the browser save your password or card.
- Log out when you finish.
- Close the browser window before you leave.
- Do not leave printed receipts at the printer.
- Take your bill and sticky note with you.

A shared computer is not unsafe by itself, but you are trusting that the person before you left it clean. For that reason, I prefer that you use the library for reading and printing, and pay only if you must.

If a librarian offers to help, let them guide you, but type your own card numbers yourself and do not read them aloud. Ask ahead about printing, since libraries sometimes charge per page. Plan your visit for a quieter time of day if you can, so staff have time to sit with you. Bring your sticky note with the account number and a pen.

TIP

Another option is paying in person at City Hall, which needs no computer at all and gives you a paper receipt on the spot.

31. Helping a Family Member Pay

Be a guide, not a shortcut.

Many adult children help a parent with bills. That is a kindness, and it works best when the parent stays in charge. The account is still theirs, and they should understand what is being paid.

Sit together at their computer. Let them hold the bill and read the numbers while you point to the screen. Let them type any password themselves.

- Use their device and their email.
- Read the amount aloud together.
- Let them press the final pay button.
- Print the confirmation and give them a copy.
- Agree on a calendar reminder.

If distance is the issue, you can still help by phone. Ask your parent to read each screen to you slowly and describe what they see. It keeps them in control. Never ask them to read card numbers aloud.

If you manage their money under a legal arrangement, ask City Hall how they prefer to handle it. Do not borrow a login or share a password in secret.

GOOD TO KNOW

Talk about scams during the visit. A parent who knows the warning signs protects themselves even when you are not there.

32. Keeping Your Records

A small folder pays off.

A simple folder saves worry. If a question ever arises about whether you paid, a printed confirmation settles it in a minute. Without it, you are left searching through email or bank statements.

- Paper bills, newest on top.
- Printed or saved confirmations.
- A sticky note of both account numbers.
- Notes of any phone calls: date, name, topic.
- Receipts from in-person payments.

How long should you keep things? A year of utility records is common practice, though I would keep anything involving a dispute longer. When in doubt, hold on to it.

A digital folder works too. Save PDF receipts in a folder named Water Bills, and back it up on a memory stick. Once a year, clear out what you no longer need, and shred pages that show account numbers or addresses. Label each folder or envelope clearly with large letters, and keep the sewer papers in their own section so the two bills never get mixed. If a family member helps you, show them where it is kept, so they can find a receipt if you are ever away.

TIP

Keep the folder in the same spot every time. A place you can find in the dark beats the world's best filing system.

33. When Something Goes Wrong

A calm checklist.

If a payment page misbehaves, stay calm. Most problems are small and fixable. Work through the usual suspects before you call anyone, and write down exactly what the screen says.

- Check that you typed the account number correctly.
- Make sure your card details match, including the expiration date.
- Try a different browser or another device.
- Clear the page and start again from the city site.
- Wait a bit; busy pages sometimes slow down.

If your card is declined, it may be a typo, a limit, or your bank being cautious about an online charge. Your bank can explain. If you were charged but got no confirmation, do not pay a second time.

When you contact City Hall or the payment service, have your account number and the date and time you tried. If nothing works, remember that City Hall is always available for an in-person payment. Take a few slow breaths between attempts. Calm hands type the right numbers, and rushing is how small mistakes pile up.

GOOD TO KNOW

Writing down the exact words of an error message helps whoever assists you. A photo of the screen with your phone works nicely.

34. Plain Questions and Answers

What neighbors ask me most.

Q: Do I have to pay online? A: No. The city's payment page says you can pay your water bill with cash, check, or money order at City Hall.

Q: Why do I have two bills? A: The water is handled by the City of Streetsboro, while the sewer bill comes from Portage County. They are paid separately.

Q: Is the payment site the city's own? A: The online payment link on the city's page leads to an outside service the city uses. Reach it from the city's page and you are on the right path.

Q: Will anyone ask for my password by phone? A: Never. Real staff do not, and a caller who does is a scammer.

Q: What if I make a mistake? A: Keep your confirmation and call City Hall promptly. Mistakes happen, and honest ones are usually fixable.

Q: Will the confirmation be emailed? A: Many payment services send a receipt to the email you enter, but check your own screen, and print the page as a backup.

TIP

If your question is not on this list, call me at (330) 200-8042. A short phone call often untangles it.

CHEAT SHEET

Everyday Cheat Sheet

Keep this by the computer. I want to... Find the real site: type cityofstreetsboro.com myself. Pay water online: use the link on the city's payments page. Pay water in person: bring cash, check, or money order to City Hall. Pay sewer: use the Portage County payment page with the separate sewer account number. Check my amount: match the screen to the paper bill. Prove I paid: print or write down the confirmation number. Spot a scam: no gift cards, no passwords, no codes. Get help: call Bill at (330) 200-8042.

AT A GLANCE

A Picture to Follow Along

Paying Your Water Bill

Four calm steps from bill to receipt.

**Always start at the city's own page.**

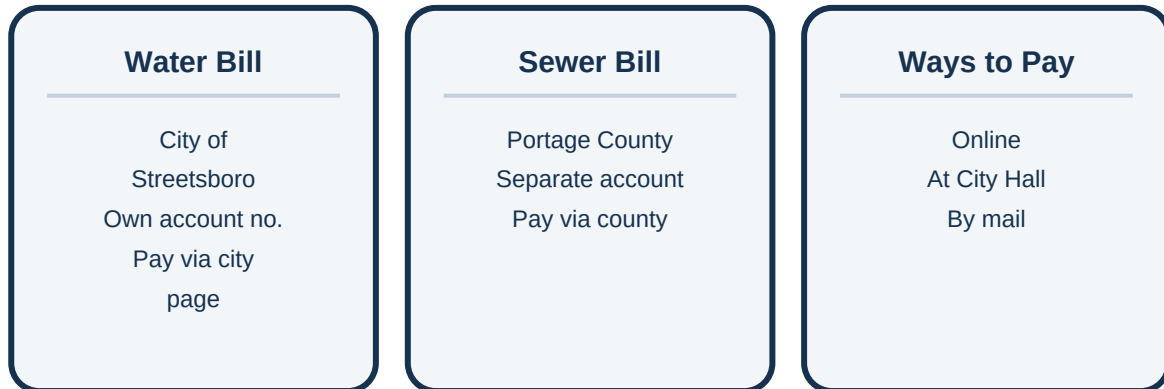
Illustration - details vary by device, plan, and provider. Always check your own setup.

AT A GLANCE

A Second Look

Water and Sewer Bills

Two bills, paid in two places.



Neither payment covers the other bill.

Illustration - details vary by device, plan, and provider. Always check your own setup.

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.

Call or text **(330) 200-8042** · Book a visit: billshometech.com/book · bill@billshometech.com

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