

Unlock Your Phone First

START HERE

- 1 Open Settings on your iPhone.
- 2 Scroll down and look for a line called Carrier Lock.
- 3 Read what it says. No SIM restrictions means your phone is unlocked and ready for any compatible carrier. Anything else there — a message about the SIM being locked — means it is still locked.

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Unlocking Your Phone Before You Switch

Why phones are locked, how to check yours, and how to request an unlock.

————— An Extended Guide · No. 1695 · UNLOCKING —————

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1. Why Phones Are Locked In the First Place

It is about the deal, not your phone misbehaving.

If your phone is locked, nothing is wrong with it — it is working exactly as the carrier set it up. A locked phone is simply one that has been tied by a carrier to only work with that carrier's service. Pop in another company's SIM and it refuses, usually with a message about the SIM not being supported. The phone is fine; it is just been told to be loyal to one company.

The reason this exists comes down to the deal you got when you bought the phone. When a carrier gives you a phone for free or lets you pay it off a little each month, they are fronting the cost of an expensive device. Locking the phone to their service is how they protect that investment — it keeps you from taking the subsidized phone and immediately running to a competitor before you have paid it off. Seen that way, locking is less a trap and more the string attached to a phone you did not pay full price for up front.

The flip side: if you bought your phone outright, at full price, there was no subsidy to protect, so it is very likely unlocked from the start. And the good news for everyone is that locking is temporary. Once you have held up your end — paid the phone off and spent a bit of time on the service — the carrier is expected to unlock it, often automatically. This guide is about getting from locked to unlocked smoothly so you are free to switch to a better deal.

GOOD TO KNOW

Unlocking is different from the port-out protection or number lock on your account. Those protect your phone number. This guide is about the phone hardware being tied to a carrier. Two different locks, two different fixes.

2. Locked Versus Unlocked — What It Changes

And, just as important, what it does not.

Let us be precise about what locked and unlocked actually mean for you, because the word unlock sounds bigger than it is. A locked phone works fully on the carrier it is locked to — calls, texts, data, everything. It only balks when you try to put a different carrier's service in it. An unlocked phone will accept any compatible carrier's service. That is the entire practical difference.

So unlocking matters for exactly one thing: switching carriers, or using a different SIM, such as a local one when traveling abroad. If you never plan to leave your carrier, a locked phone never bothers you. But since you are reading a guide about switching, unlocking is the gate you need to pass through, because a locked phone will simply refuse the new carrier's SIM no matter how compatible the phone otherwise is.

It is worth saying clearly what unlocking does not do, because the word worries some people. Unlocking does not erase your phone, does not touch your photos, contacts, or apps, does not change how the phone looks or works day to day, and does not harm the phone in any way. It does not jailbreak or modify the phone. It simply removes the restriction that ties it to one carrier. Your phone is the same phone afterward — just free to go where you want.

GOOD TO KNOW

If you are buying a phone new and know you may switch carriers someday, buying it unlocked and outright from the start saves you this whole dance later. It costs more up front and keeps you free.

3. Is Your iPhone Already Unlocked?

A thirty-second check in Settings.

Before you request anything, check whether your phone is already unlocked — many are, and you may be able to skip straight to switching. On an iPhone, there is a plain-English line in the settings that tells you directly.

- 1 Open Settings on your iPhone.
- 2 Tap General.
- 3 Tap About.
- 4 Scroll down and look for a line called Carrier Lock.
- 5 Read what it says. No SIM restrictions means your phone is unlocked and ready for any compatible carrier. Anything else there — a message about the SIM being locked — means it is still locked.

That is the whole check, and it is reliable. If it says No SIM restrictions, you are free — you can go straight to switching carriers without unlocking anything. If it shows a locked message, do not worry; the later chapters walk through requesting an unlock from each carrier. Either way, you now know exactly where you stand, which is the first thing to settle before a switch.

One note: this Carrier Lock line reflects the phone's current state. If your carrier has just unlocked it but your phone has not caught up, a restart or giving it a little time usually updates the line. If you recently paid the phone off and expect it to be unlocked but it still says locked, that is a good moment to contact the carrier and confirm the unlock went through on their end.

GOOD TO KNOW

Because the newest US iPhones are eSIM only with no card tray, there is no physical SIM to test by swapping. The Carrier Lock line in Settings is the way to know for those models.

4. Is Your Android Already Unlocked?

A little more varied, but still checkable.

Android phones do not all word things the same way, since different brands arrange their settings differently, but you can still find out whether yours is locked. There are a couple of approaches depending on your phone.

- Check the settings: go to Settings, then About phone, and look for a SIM status or SIM card status area. Some Android phones will plainly say whether the SIM is locked to a carrier.
- Look in a connections or network area: some brands put an unlock-related option or status under the mobile network or SIM settings.
- The practical test: if you have another compatible carrier's SIM handy, putting it in and seeing whether the phone accepts it tells you directly — though on eSIM-only or newer phones this is harder.
- When in doubt, call the carrier that sold the phone and ask plainly whether this phone, by its IMEI, is unlocked. They can look it up.

Because Android covers so many models, the surest answer often comes from the carrier that sold it. They can check by your phone's IMEI — the identifying number you can show by dialing star, pound, zero, six, pound. If the settings on your particular phone do not give a clear answer, do not spend ages hunting; a quick call to the carrier settles it, and they are the ones who would do any unlocking anyway.

As with iPhones, if you recently paid the phone off and believe it should be unlocked, but a SIM still will not take or the status says locked, contact the carrier to confirm the unlock actually processed. Sometimes the condition is met but the unlock has not been pushed through yet, and a call nudges it along.

WATCH OUT

A phone you bought unlocked from the maker — directly from Samsung or Google — was never locked to begin with. If that is how you got yours, you can usually skip this whole worry.

5. The General Rules Carriers Use

The conditions behind every unlock.

Although each carrier has its own exact policy, they all unlock under a similar set of conditions. Understanding the general pattern helps, because it explains why you might have to wait a little, and it tells you what to have squared away before you ask.

- The phone must be paid in full. If you financed it or got it on a plan, you need to have paid off the device balance. A phone still being paid off stays locked.
- Some time on the service. Carriers want the phone active on their network for a stretch — a matter of days to a couple of months, depending on the carrier — before they will unlock, as a guard against fraud.
- The account in good standing. Your bill should be current, not past due.
- The phone not reported lost or stolen. A phone flagged as lost or stolen will not be unlocked, which protects everyone.

When all of these are met, many carriers unlock the phone automatically, without you even asking. Others require you to request it. And here is an important recent development: the exact waiting periods have been changing, with at least one big carrier lengthening how long you must wait. So treat the specifics as something to confirm with your carrier at the time, rather than assuming the rule you heard a few years ago still holds.

The practical upshot is simple. Before you plan a switch, make sure your phone is paid off and your account is current, then check whether it is already unlocked, and if not, find out your carrier's current waiting period. That way you are not caught waiting for an unlock on the very day you hoped to switch.

WATCH OUT

Unlocking from your carrier is free. If a store or website wants to charge you to unlock a phone your carrier would unlock for free, that is a reason to pause — more on those services later.

6. Requesting an Unlock From AT&T

Generally the shortest wait of the three.

AT&T has historically been the most straightforward of the big three for unlocking. In general terms, once the phone has been active for a couple of months and is paid in full, with the account current, AT&T is set up to unlock it, and it often happens on its own once those conditions are met.

If it has not unlocked automatically, AT&T has a device unlock request on its website where you submit the phone's details — including the IMEI, which you find by dialing star, pound, zero, six, pound — and they process the request. You generally do not need to visit a store; it is handled online or through their support. After you submit, they confirm whether the conditions are met and, if so, approve the unlock.

The two things to have ready before you ask are the IMEI and confidence that the phone is fully paid off and the account is current. If the phone was on an installment plan, make sure that balance is cleared first, because an unpaid device balance is the most common reason an otherwise-eligible phone stays locked. Once approved, give the phone a restart to pick up the change, and check the Carrier Lock line (on an iPhone) to confirm it now reads unlocked.

TIP

Policies shift, so confirm AT&T's current waiting period and exact steps on their support site or by calling when you are ready. The shape above holds, but the precise numbers can change.

7. Requesting an Unlock From Verizon

The policy that recently got stricter.

Verizon is the one to pay closest attention to, because its unlocking policy changed recently and became stricter. For much of its history, Verizon phones unlocked fairly quickly after a short period. As of changes in early 2026, newer phones bought from Verizon can be locked for a considerably longer stretch — reported to be up to a year of active, paid service before they unlock — rather than the short wait people were used to.

What this means for you depends on when you got the phone. A Verizon phone from before these changes may follow the older, shorter rule. A phone bought under the new

policy may need to be paid off and active for the longer period before it will unlock. There has also been mention of a short additional delay after a phone is paid off before the unlock takes effect. Because this is recent and the details are still settling, the single most important step is to confirm Verizon's current rule for your specific phone directly with Verizon before you count on unlocking by a certain date.

To request or check an unlock, use Verizon's account tools or contact their support, with your phone paid in full and your account current. If you are planning to leave Verizon for a cheaper carrier, factor this longer potential wait into your timing — it may mean starting the unlock process well before you want to switch, or, if the wait is long, weighing whether to keep the phone on Verizon until it clears.

WATCH OUT

Do not assume a Verizon phone unlocks quickly anymore. The rule tightened in 2026. Confirm your phone's exact situation with Verizon early, so the wait does not catch you off guard on switching day.

8. Requesting an Unlock From T-Mobile and Metro

Postpaid and prepaid play by different rules.

T-Mobile, and its prepaid brand Metro by T-Mobile, unlock under conditions that differ noticeably between a regular monthly (postpaid) account and a prepaid one — so which kind you have matters a lot here.

On a regular T-Mobile monthly account, the phone generally needs to be active on the network for a stretch of weeks and, if it was financed or leased, fully paid off, after which you request the unlock. For a phone that is paid off and past the waiting window, the request is usually straightforward. T-Mobile has also moved toward handling unlocks through the phone and account tools, so the process often happens with the device itself checked in.

Prepaid is stricter, and this surprises people. A prepaid phone — including Metro — typically must be active for a much longer period, often up to a year, before it is eligible to unlock, unless certain refill conditions are met. So if you bought a phone on a prepaid plan intending to switch soon, be aware that it may be locked down longer than a regular monthly phone would be. As always, the phone must be paid in full and not reported lost or stolen.

Because these specifics have been shifting along with the other carriers, confirm T-Mobile's or Metro's current rule for your account type when you are ready. The pattern — regular accounts unlock sooner, prepaid later — is the dependable part; the exact day counts are what to verify.

GOOD TO KNOW

If you are on a prepaid plan and know you want to switch, ask about the unlock timeline up front, so a long prepaid lock does not strand your phone when you are ready to move.

9. Prepaid Phone Unlock Rules

Why the cheap phone can be the hardest to free.

It is worth dwelling on prepaid phones specifically, because they often carry the strictest unlock rules of all, and that catches people who bought an inexpensive prepaid phone precisely because they are budget minded and flexible. The irony is that the budget phone can be the hardest to take elsewhere.

The reason is the same as all locking, just stronger: a cheap prepaid phone is often sold at or below cost to get you onto the service, so the carrier guards it harder and longer. Where a regular monthly phone might unlock in weeks once paid off, a prepaid phone may need to be active for up to a year before it is even eligible, unless you meet certain usage or refill thresholds that shorten the wait.

What to do with this depends on your plans. If you bought a prepaid phone and are happy on that service, none of this matters. But if you expect to switch carriers, know that the prepaid phone may be tied down for a good while, and weigh that before you count on bringing it. Sometimes the cleaner path for a budget-minded switcher is to buy an inexpensive unlocked phone outright, which is free to move from day one, rather than wrestling a locked prepaid phone free later.

GOOD TO KNOW

If flexibility to switch matters to you, an unlocked phone bought outright — even a modest one — beats a locked prepaid phone that may take a year to free. Freedom up front is often worth the price.

10. How to Request an Unlock, Step by Step

The general flow that works at any carrier.

Whatever carrier you are with, requesting an unlock follows the same general shape. Here is the flow, so you know what to do regardless of which company locked your phone.

- 1 Confirm the conditions are met: the phone is paid in full, your account is current, and enough time has passed on the service. Clear any device balance first.
- 2 Find your IMEI by dialing star, pound, zero, six, pound, and write it down — you will likely need it.
- 3 Go to the carrier's unlock request, usually on their website or in their app, often under a device or account-support area. Or call their support and ask to unlock your phone.
- 4 Submit the request with your IMEI and account details. The carrier checks whether you qualify.
- 5 Wait for confirmation — often a text or email saying the unlock is approved. Then restart the phone to apply it.
- 6 Confirm it worked: on an iPhone, check that the Carrier Lock line now says No SIM restrictions; on Android, confirm a new carrier's SIM is accepted.

In many cases, especially on regular monthly accounts that are fully paid, the unlock is approved quickly or has already happened automatically. If the carrier says you do not yet qualify, they will usually tell you what is missing — most often an unpaid balance or not enough time on the service — so you know exactly what to resolve before trying again.

GOOD TO KNOW

Always start the unlock before switching day, not on it. Even a quick unlock needs a little time, and some carriers have waiting periods that can stretch for weeks or more.

11. What Happens After You Request

So the waiting does not worry you.

Once you have asked for an unlock, there is usually a short wait while the carrier processes it. Knowing what normal looks like keeps you from fretting that something went wrong.

For a phone that clearly qualifies, approval often comes quickly — sometimes within a day, sometimes faster, and occasionally it takes a few business days. The carrier typically confirms by text or email that the unlock is done. On some phones the unlock takes effect on its own; on others you need to restart the phone, or briefly connect it in a certain way,

for the change to register. The carrier's confirmation message usually tells you if there is a step on your end.

After it is approved and applied, verify it rather than assuming. On an iPhone, the Carrier Lock line in Settings, General, About should now read No SIM restrictions. On Android, the surest sign is that a different compatible carrier's SIM is accepted. If you check and it still shows locked shortly after approval, a restart and a little patience usually sorts it; if it is still stubborn after that, contact the carrier to confirm the unlock actually went through, because occasionally it needs a nudge on their side.

WATCH OUT

Do not move your number to the new carrier until you have confirmed the phone is actually unlocked. Confirming first saves you from starting a switch the phone cannot yet complete.

12. On an iPhone — What Unlocking Looks Like

The visible signs on an iPhone.

For iPhone owners, unlocking is mercifully visible and simple to confirm. There is no complicated procedure on your end once the carrier approves it — the phone updates its own status, and you just check the right line.

The single thing to look at is Settings, then General, then About, and the Carrier Lock line. Before unlocking it shows a locked message. After the carrier processes the unlock, it should change to No SIM restrictions. That wording is Apple's way of saying the phone will now accept any compatible carrier. If the line has not updated right after you got the carrier's confirmation, restart the iPhone and check again — that usually refreshes it.

There is nothing to download, nothing to install, and nothing that changes about how your iPhone looks or works. Your apps, photos, messages, and settings are all exactly as they were. The only difference is that a new carrier's service — whether an eSIM you add or a SIM card, depending on your model — will now activate instead of being refused. For the newest iPhones, which are eSIM only, this means you can add the new carrier's digital line once the Carrier Lock line reads unlocked.

GOOD TO KNOW

Seeing No SIM restrictions is the green light. Once you see it, your iPhone is free to switch carriers, and you can move on to adding the new service and porting your number.

13. On an Android — What Unlocking Looks Like

A bit more varied, but the result is the same.

On Android, the signs of unlocking vary a little by brand, but the result is identical: the phone stops refusing other carriers' service. Because different makers arrange things differently, the confirmation can look a few different ways.

- Some Android phones show a prompt or notification when the unlock is applied, especially if you insert a new carrier's SIM at that point.
- On many phones, you confirm it simply by putting in a compatible carrier's SIM (or adding their eSIM) and seeing that it is accepted and connects, rather than showing a not-supported message.
- The SIM status area under Settings, About phone may update to reflect that the phone is no longer carrier-locked.
- If nothing seems to change after the carrier's confirmation, a restart usually applies the unlock.

As with iPhones, unlocking an Android does not erase it or change anything you can see day to day. Your apps, photos, contacts, and settings all remain. The phone simply gains the freedom to work with another carrier. Because Android is so varied, if you cannot clearly confirm the unlock from the settings, the surest test is the practical one: try the new carrier's service and see that it connects. If it does, you are unlocked, whatever the menus say.

If a new SIM still will not take after the carrier says they unlocked it, do not keep fighting the phone — call the carrier back and have them confirm the unlock processed against your IMEI. Occasionally it is approved on paper but not yet pushed to the device, and they can resend it.

TIP

If you are unsure whether your Android unlock worked, borrowing a friend's compatible SIM for a two-minute test is the clearest proof — if it connects, you are good.

14. What Unlocking Does NOT Change

Putting the worries to rest.

The word unlock makes some people nervous, as though it does something drastic to the phone. It does not. It is worth spelling out plainly everything unlocking leaves untouched, so you can approach it with no worry at all.

- It does not erase your phone. Your photos, contacts, messages, and apps all stay exactly where they are.
- It does not change how the phone looks or works. The screen, the buttons, your settings — all the same.
- It does not harm or weaken the phone in any way. It is a routine change the carrier makes to a flag on their records.
- It is not jailbreaking or hacking. Those are different, riskier things. A carrier unlock is official and sanctioned.
- It does not change your plan, your number, or your bill by itself. It only removes the carrier restriction. Switching is a separate step you choose.

What unlocking does is one single thing: it frees the phone to accept a different carrier's service. That is all. It is the key that opens the gate to switching, nothing more and nothing less. Once you understand that it is this narrow and this safe, the whole process loses its intimidation — you are just asking the carrier to lift one restriction they placed, which they are expected to do once you have held up your end.

GOOD TO KNOW

Because unlocking changes nothing on the phone itself, there is no downside to unlocking a paid-off phone even if you are not sure you will switch. An unlocked phone is simply more valuable and more flexible.

15. Unlock Scams and Paid Services to Avoid

Why you should almost never pay to unlock.

Search online for how to unlock a phone and you will find websites and shops offering to unlock it for a fee, sometimes promising to do it instantly or to get around a carrier's rules. Be very careful here. In the great majority of cases, your own carrier will unlock your phone for free once you qualify, so paying a third party is spending money for something you can get at no cost.

Worse, some paid unlock services are outright scams, or use methods that are unreliable, against the carrier's terms, or that can cause the phone to be blocked later. A service promising to unlock a phone that is not paid off, or that is still under contract, is especially suspect — if the carrier would not unlock it yet for good reason, a shortcut around that is a red flag, not a bargain. You could pay, get a phone that seems unlocked, and then find it stops working on networks down the road.

The safe rule is simple: unlock through your own carrier, for free, once you meet their conditions. If you do not yet qualify — the phone is not paid off, or not enough time has passed — the answer is to meet the condition, not to pay someone to bypass it. The only time a reputable paid unlock might make sense is an older phone from a carrier no longer in business, and even then it is worth asking me first. When in doubt, the free official route is always the right first call.

WATCH OUT

If a service wants payment to unlock a phone that is not paid off or is under contract, treat it as a scam. Legitimate unlocking comes from your carrier, free, after you qualify.

16. Timing Your Unlock Before a Switch

Start early so it does not hold you up.

The single biggest practical lesson about unlocking is this: handle it before switching day, not on it. An unlock can be quick, but it can also involve a waiting period, and with at least one carrier that wait has grown longer recently. Nothing is more frustrating than being ready to switch and discovering the phone is still locked and the wait is weeks away.

So fold unlocking into your planning early. As soon as you are thinking about switching, do two things: confirm the phone is fully paid off, and check whether it is already unlocked. If it is already unlocked — many paid-off phones are — you are done and can switch whenever you like. If it is locked, find out your carrier's current waiting period for your phone and account type, so you know the earliest you can realistically move.

If the wait turns out to be long — a prepaid phone with a year-long lock, or a newer Verizon phone under the stricter rule — you have a genuine decision to make. You can wait it out, you can buy an inexpensive unlocked phone outright to switch sooner, or in some cases you may decide the current service is worth staying on until the phone frees up. There is no single right answer; the point is to learn the timeline early enough that you are choosing,

not scrambling.

WATCH OUT

A good sequence: pay off the phone, request or confirm the unlock, verify it worked, then start the carrier switch and number port. Unlock first, switch second — never the reverse.

17. If the Unlock Is Refused

What a no usually means, and how to fix it.

If you request an unlock and the carrier declines, it is rarely arbitrary — there is almost always a specific reason, and most reasons are fixable. The carrier should tell you why, and that tells you what to do next.

- The phone is not paid in full. The most common reason. Clear the remaining device balance and the eligibility usually follows.
- Not enough time on the service. If you are still inside the waiting period, the fix is simply to wait until it passes, then ask again.
- The account is past due. Bring the bill current and the account back into good standing.
- The phone is flagged as lost or stolen. This one is serious — if you bought the phone used, it may have been reported by a previous owner, and you will need to sort that out, possibly with the seller.
- A mismatch or error in the request. Sometimes resubmitting with the correct IMEI and account details clears it.

Work the reason they give you. A refusal because the phone is not paid off or the waiting period has not passed is not really a no — it is a not yet, and it clears when you meet the condition. The one that calls for caution is a lost-or-stolen flag on a used phone, because that can mean the phone cannot be freed at all, which is exactly why checking a used phone's IMEI before buying matters so much. If a refusal does not make sense to you, that is a fine moment to call me and have me sort out what is really going on.

GOOD TO KNOW

A refusal on a phone you bought used and cannot resolve is the clearest sign the phone may have been reported lost or stolen. Keep the receipt and contact the seller — a reputable one will make it right.

18. Traps People Fall Into

The unlocking mistakes I see most.

A handful of mistakes come up again and again with unlocking. All are avoidable once you know them.

- Waiting until switching day to deal with the lock. Then discovering a waiting period. Start early — unlock first, switch second.
- Paying a third-party service for something the carrier does free. Almost always a waste of money, sometimes a scam.
- Assuming a Verizon phone still unlocks quickly. The rule got stricter in 2026. Confirm your phone's actual timeline.
- Buying a used phone without checking it is unlocked and not reported lost or stolen. A locked or flagged phone may never free up.
- Trying to switch before confirming the unlock actually worked. Verify the status first, then move your number.
- Confusing the phone lock with the account number lock. They are different protections with different fixes.

WATCH OUT

The costliest trap is a long, unexpected wait on switching day. Check your lock status and your carrier's current rule weeks before you plan to move, and you will never be caught out.

19. Questions I Hear A Lot

Short, honest answers.

Q: Will unlocking my phone erase my photos or contacts?

A: No. Unlocking changes nothing on the phone itself — your photos, contacts, apps, and settings all stay. It only lifts the restriction that ties the phone to one carrier.

Q: Do I have to pay to unlock my phone?

A: Not to your own carrier. They unlock it free once you qualify. If a website or shop wants a fee, you are paying for something you can get at no cost, and some of those are scams.

Q: My phone is paid off but still says locked. Why?

A: Either a waiting period has not passed yet, or the unlock has not been pushed to the phone. Try a restart, and if it is still locked, call the carrier to confirm the unlock processed

against your IMEI.

Q: Can I switch carriers if my phone is locked?

A: No — a locked phone refuses the new carrier's service. You need it unlocked first. That is why unlocking comes before switching, never after.

GOOD TO KNOW

If your carrier's unlock rules or your phone's status leave you confused, read them to me over the phone. These rules changed recently and I keep up with them.

STILL FINANCING

20. Unlocking a Phone Still on a Payment Plan

The balance is usually the thing standing in the way.

One of the most common reasons a phone will not unlock is the simplest: you are still paying it off. When a carrier lets you spread the cost of a phone over a couple of years, they are fronting you an expensive device, and they keep it locked to their service until that balance is cleared. So if you financed your phone and the monthly device charges are still showing on your bill, the carrier is very likely to say not yet when you ask to unlock.

The good news is that this is the most fixable kind of no. It is not a permanent block — it is a condition you can meet. You have two honest ways through it. You can keep making the monthly payments until the phone is paid off, at which point it usually becomes eligible to unlock. Or, if you want to switch sooner, you can pay off the remaining device balance in one go, which clears the main obstacle right away. Either way, the phone is yours to free once the carrier has been made whole.

There are a couple of things worth knowing before you pay off a balance to switch. First, paying off the phone does not instantly unlock it — most carriers still want it to have been on the service for their minimum stretch, and some add a short delay after payoff before the unlock takes effect. Second, paying off the phone and switching carriers are two separate decisions; make sure the math still makes sense for you once you add the payoff into it. None of this is a reason not to switch — it is just the order of operations.

- 1 Check your bill or the carrier app for any remaining device balance on the phone.
- 2 Decide whether to finish the monthly payments or pay off the balance in one payment to switch sooner.

- 3 After the balance is cleared, confirm with the carrier that the phone is now eligible to unlock, and request it.
- 4 Verify the unlock actually took before you start the switch — on an iPhone, the Carrier Lock line should read no SIM restrictions.

WATCH OUT

Be wary of any service offering to unlock a phone that is still being financed. If your carrier will not unlock it yet because it is not paid off, a shortcut around that is a red flag, not a bargain. Pay it off through the carrier and unlock the proper free way.

GOOD TO KNOW

Paying off a phone balance does not cancel your service or move your number — those are separate steps you choose afterward. It only clears the obstacle that keeps the phone locked.

HAND-ME-DOWN

21. Unlocking a Hand-Me-Down Phone

When a family member passes a phone down to you.

A lot of good phones reach their owners secondhand — a grandchild upgrades and passes the old one down, or a spouse's phone gets handed over. A hand-me-down phone can be a wonderful deal, but there is a catch that catches people: the phone may still be locked to the carrier the original owner used, and because you are not that carrier's customer, you cannot simply call up and unlock it yourself. Only the original owner's carrier can free it.

So the person to talk to is the family member who gave you the phone. The unlock has to be requested through their account, by them, and it only works if their account met the conditions — the phone paid off, enough time on the service, the account in good standing. If your grandchild paid the phone off and has had it a while, they can usually request the unlock in a few minutes through their carrier's app or support, even after they have moved on to a new phone. Then it is free for you to use anywhere.

There is one more thing to check on a hand-me-down, and it matters: make sure the phone is fully signed out of the original owner's accounts. On an iPhone this means the previous owner removing it from their Apple account; on an Android, from their Google account. A phone still tied to someone else's account can lock you out entirely, which is a different and worse problem than a carrier lock. Have the family member sign out and erase the phone before handing it over, or do it together.

WATCH OUT

An iPhone still linked to the previous owner's Apple account, or an Android still on their Google account, can be unusable to you no matter the carrier lock. Always confirm the giver has signed out and erased the phone first.

GOOD TO KNOW

You cannot unlock a hand-me-down through your own carrier, because you were never that phone's account holder. The original owner has to request it from the carrier that sold it. A quick call from them usually settles it.

TRAVEL

22. Unlocking Before Travel Abroad

And a special rule for military families.

Unlocking is not only about switching carriers for good — it also matters if you are traveling outside the country. An unlocked phone lets you pop in a local SIM card, or add a travel eSIM, when you are abroad, which is usually far cheaper than paying your home carrier's international rates for every call and every day of data. A locked phone refuses that foreign SIM, leaving you stuck with whatever your home carrier charges while you are away.

So if a trip is on the calendar — a visit to family overseas, a long-awaited vacation — handle the unlock well before you leave, not at the airport. The same conditions apply as always: the phone paid off, enough time on the service, the account current. Request it through your carrier, confirm it actually took, and then you have the freedom to use a cheap local plan when you land. If your phone is already unlocked, which many paid-off phones are, you are set.

There is one special situation worth naming, because it affects families here. The big carriers have long agreed to unlock phones for deployed military members who are customers in good standing, upon showing their deployment papers — even when the usual waiting period has not passed. The exact steps vary by carrier and have been refined over the years, so a service member or their family should contact the carrier directly, explain the deployment, and ask about the deployed-personnel unlock process. It exists specifically so that someone heading overseas to serve can use a local SIM where they are stationed.

TIP

A travel eSIM for data, added alongside your home line, is often the easiest way to stay connected abroad on an unlocked phone — no hunting for a local SIM card. But the phone must be unlocked first for it to work.

GOOD TO KNOW

The deployed-military unlock is a real, long-standing policy, not a favor you have to argue for. If you or a family member is deploying, call the carrier, mention the deployment, and ask for that process by name. Have the deployment papers ready.

23. Working With Bill — Your Support Plan

If you would rather I handle the unlock for you.

I have been doing hands-on technology work for more than thirty years, and unlocking is one of those steps that is simple when you know the current rules and maddening when you do not — especially now that the carriers have been changing them. If you would rather not wrestle with lock screens, waiting periods, and support lines, this is exactly the kind of thing I am glad to take off your hands.

A visit to your home is a flat 99 dollars. I will check whether your phone is already unlocked, confirm it is paid off and eligible, request the unlock through the right channel, verify it actually worked, and then — if you are ready — carry straight on into the carrier switch and keeping your number. If anything we set up is not working right within thirty days, I come back and make it right at no extra charge. That is my come-back-free guarantee.

- Check your phone's lock status and whether it already qualifies.
- Request the unlock through your carrier the free, proper way — never a paid scam service.
- Confirm the unlock really took before we rely on it.
- Carry on into the switch and number port once the phone is free.

The number is (330) 200-8042. If you call after hours and I cannot pick up, you will reach Sophie, my AI helper and receptionist. Sophie is friendly, takes down your name, number, and what you need, and texts it straight to me so I can get back to you. She is not a person, and she will tell you so — she is just there to make sure your message reaches me and nothing slips through the cracks.

GOOD TO KNOW

If this guide helped you unlock your phone and switch with confidence, a short review means a great deal to a local one-man shop. You can leave one at g.page/r/CSFv0jbCfFINEAE/review. Thank you.

24. Your Notes

Write down your unlock details — keep this page.

Every phone and carrier is a little different, so here is a page for yours. Fill it in as you go, or I will fill it in with you on a visit. Keep it with your switch notes so the whole picture is in one place.

- Phone make and model: _____
- IMEI: _____
- Carrier that locked it: _____
- Phone paid in full? (yes/no): _____
- Already unlocked? (yes/no): _____
- Carrier's waiting period for my phone: _____
- Date I requested the unlock: _____
- Date unlock confirmed: _____
- Verified unlocked (iPhone: No SIM restrictions): _____
- Things to revisit later: _____

Bill Davis — Bill's Home Tech, Atwater, Ohio, serving all of Portage County. Phone and text (330) 200-8042. If your phone will not unlock when it should, or a new SIM still will not take, call me and we will work it out together.

AT A GLANCE

A Picture to Follow Along

Locked Versus Unlocked

What changes when you free it

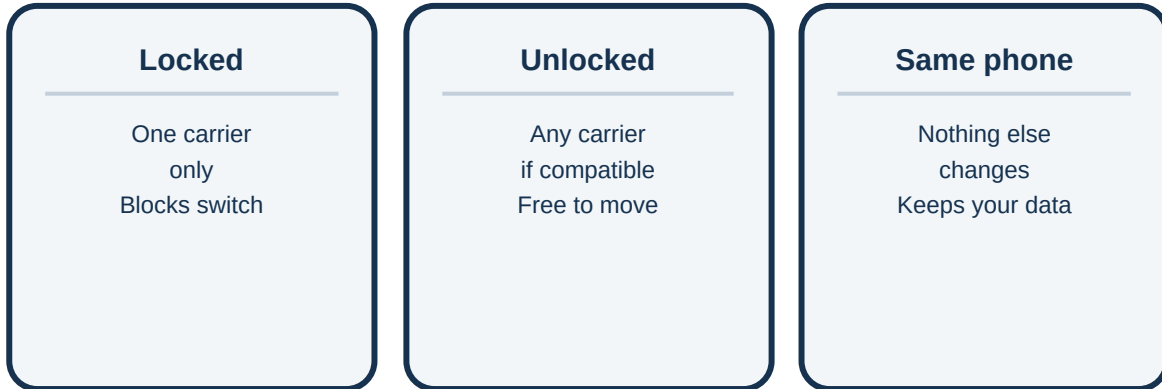
**Unlocked phones accept any compatible carrier.**

Illustration — layout and details vary by model. Check your own device.

AT A GLANCE

A Second Look

Usual Unlock Rules

Conditions carriers want met first

Condition	Why	Note
Paid in full	No balance owed	Includes financing
Time on service	Anti-fraud	Days vary by carrier
Account current	In good standing	Bill paid
Not lost/stolen	Not reported	Clean IMEI

Paid off and some time on service — then ask.

Illustration — layout and details vary by model. Check your own device.

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**

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.