



An Extended Guide · No. 2085

Updates & End-of-Support: A Calendar for Windows, Office & the Router

The dates that matter and a
simple routine for staying current

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! Read this first — the two things that stop most attacks

Almost every small-business break-in starts in one of two ordinary ways: a password that got stolen or guessed, or a convincing email that talked someone into clicking or paying. You do not have to become a computer expert to stop most of it. Turn on two-step sign-in (also called multi-factor authentication, or MFA) everywhere you can, keep a backup you have actually tested, and give yourself permission to slow down before you click a link, open an attachment, or send a payment. That is the whole game, most days. One more quiet danger belongs on that list: running software or gear that's past its end-of-support date, which stops getting the security fixes that keep attackers out.

The dates that decide how safe your tech is

Your computers, your Office programs, and even your internet router all have an expiration date for security updates. Past that date, holes stop getting fixed, and the gear quietly becomes a soft spot in your business. The fix isn't fancy — it's a short routine and a simple calendar. This guide gives you both.

I'm Bill, and I run Bill's Home Tech here in Portage County, Ohio. I've spent 30+ years helping folks and small businesses get comfortable with their technology, in plain language and at a kitchen-table pace. Updates feel like a nag until you understand what they're actually for — then they feel like the cheap insurance they are.

Here's the whole idea: software makers keep patching newly-discovered holes only while a product is **supported**. When a product reaches **end of support**, those fixes stop, and known holes stay open forever. Staying current means keeping updates flowing and replacing gear once its support runs out. A calendar makes that a routine instead of a scramble.

★ I'll build your update calendar with you

I can walk your office, list what you're running, note what's near end-of-support, and set up a simple monthly update habit so nothing slips. Call or text me at (330) 200-8042.

The whole guide, on one page

If you remember only these things, you'll stay current without losing sleep.

- ❑ **Windows 10 reached end of support on October 14, 2025** — no more free security updates.
- ❑ A consumer **ESU** (Extended Security Updates) option can give Windows 10 version 22H2 one more year of security-only updates — **confirm the current end date and how to enroll with Microsoft**.
- ❑ **Office 2016 and Office 2019 ended support on October 14, 2025**. Office 2021 / LTSC 2021 runs through about October 2026 (confirm); Microsoft 365 Apps update continuously while you subscribe.
- ❑ **Routers, firewalls, and NAS boxes** go end-of-support too — check the maker's lifecycle page.
- ❑ Do a **monthly update check**, replace end-of-support gear, and keep a simple calendar of the dates that matter.
- ❑ Unsupported software is a common reason for **higher insurance premiums or exclusions** — see our cyber-insurance application guide.

! Dates change — always confirm with Microsoft

Lifecycle dates, and especially the Windows 10 ESU details, have been in flux, and reporting in 2026 noted a possible extension of the free consumer option. Use the anchors here as a starting point, then confirm the current date and enrollment steps on Microsoft's own lifecycle pages before you rely on them.

Why an old program is an open door

It helps to understand why 'it still works fine' isn't the same as 'it's still safe.'

Software has flaws that nobody knew about when it shipped. Over time, researchers — and attackers — find them. While a product is supported, the maker ships updates that close those holes. The attack and the fix are a race, and updates keep you on the winning side.

When a product reaches end of support, that race ends — for you. New holes get discovered and published, but no fix ever comes. Worse, attackers specifically hunt for businesses still running the retired version, because they know those doors will never be locked. An old program can run perfectly and still be the way someone walks in.

! 'Working fine' and 'still safe' are different things

A ten-year-old lock still latches, but a burglar may have a key to it. End-of-support software is the same: it does its job while quietly offering a known way in. The time to replace it is before, not after, that becomes your problem.

Windows 10: the big date on everyone's calendar

This is the one that affects the most small offices right now, so let's be clear about it.

Windows 10 reached end of support on October 14, 2025. After that date, Microsoft stopped providing free security updates for it. The computer keeps turning on and your programs keep running — but new security holes won't be patched on a standard, unenrolled Windows 10 machine. That's the solid, verified anchor to plan around.

You have a few honest paths: move the PC to a currently-supported version of Windows if the hardware allows it, replace an older machine that can't make the jump, or — as a bridge — enroll eligible machines in the consumer **ESU** program covered on the next page. The one path that isn't safe is leaving an unenrolled Windows 10 machine online, holding your business data, indefinitely.

✓ Check which version each PC is on

On each computer, open Settings and look under System then About (the path may differ on your version) to see the Windows version. Knowing which machines are on Windows 10 is the first step to planning the move — you can't schedule what you haven't counted.

The Windows 10 bridge: Extended Security Updates

If you can't replace every Windows 10 machine at once, there's an official bridge — but confirm its current terms.

Microsoft has offered a consumer **ESU** (Extended Security Updates) option that gives Windows 10 **version 22H2** one more year of security-only updates. As it's been described, you could enroll free by signing in with a Microsoft account and turning on Windows Backup/sync, or by redeeming 1,000 Microsoft Rewards points, or by paying a modest yearly fee (around thirty dollars has been cited). Coverage has commonly been cited through about October 13, 2026.

Here's the important part: these ESU details have been changing. Reporting in 2026 noted a possible extension of the free consumer option, and the exact end date and enrollment steps may be different by the time you read this. So treat everything in this section as a starting point and **confirm the current ESU end date and how to enroll directly with Microsoft** before you count on it.

! ESU is a bridge, not a destination

Even if you enroll, ESU buys security-only updates for a limited window — it's time to plan the move to supported hardware or Windows, not a reason to stop. Use the breathing room to upgrade on your schedule instead of in a panic, and confirm the current cutoff with Microsoft.

Office: the programs you use all day

Word, Excel, and Outlook have expiration dates too — and a couple just passed.

Office 2016 and Office 2019 both ended support on October 14, 2025. If your office still runs one of those, the programs keep opening, but they're no longer getting security fixes — the same open-door problem as old Windows. **Office 2021 / LTSC 2021** is supported through about October 2026, which you should confirm, since these dates move.

If you subscribe to **Microsoft 365** (the version you pay for monthly or yearly), the Office apps update continuously as long as your subscription is active — so you generally don't have an Office end-of-support cliff to worry about, just the regular updates. That ongoing updating is one of the quiet advantages of the subscription for a business.

✓ Know which Office you actually have

Open Word or Excel, then look in the account or help area for the version (the exact spot varies). If it says a year like 2016 or 2019, plan a move. If it says Microsoft 365, you're on the continuously-updated track — just keep letting it update.

Don't forget the router, firewall, and NAS

The box in the closet that runs your internet has an expiration date too — and it's the easiest one to forget.

Your **router** or **firewall** sits between your whole office and the internet, so an out-of-date one is a serious weak spot — yet it's the device nobody thinks about for years. Makers eventually stop releasing security updates (firmware) for older models. A **NAS** (the little network storage box some offices use for shared files or backups) is the same story. When these go end-of-support, known holes stay open.

Check the maker's **lifecycle** or **end-of-life** page for your model to see whether it still gets updates. While you're in there, turn on automatic firmware updates if the device offers them, and make sure you've changed the default admin password. A router the installer set up years ago and nobody has touched since is worth a look today.

! An old router protects the whole office — or exposes it

Because everything flows through it, an end-of-support router undercuts all your other good habits. If yours hasn't had a firmware update in ages or the maker has retired the model, replacing it is one of the higher-value things on this whole list.

A couple of machines, or a mixed fleet

The dates are the same for everyone, but how you keep up depends on how much gear you're tracking and who's doing the tracking.

If you have a few computers and simple gear

With a handful of machines and one router, staying current is a short personal habit. You can hold the whole picture in your head and a single page — the trick is just doing it on a rhythm instead of never.

- Set Windows and your apps to update automatically, and let them.
- Once a month, confirm updates actually installed and nothing is stuck.
- Write down each device and its end-of-support date on one page.
- Replace anything past end-of-support as budget allows, worst risk first.

If you have staff, several PCs, and a server

More machines means updates slip through the cracks, and 'someone will handle it' becomes nobody. A mixed fleet of Windows versions, Office versions, and network gear needs an actual list and an owner, so the one forgotten PC doesn't become the way in.

- Keep one inventory of every machine, its Windows and Office version, and its support status.
- Assign one person (or me) to confirm updates monthly across all machines, not just the front desk.
- Plan and budget hardware replacement ahead of end-of-support dates instead of reacting to them.
- Before any big upgrade, make sure you have a tested backup — our backup fire-drill guide shows how.

★ Not sure what you're running or what's expiring?

Tell me roughly what's in your office — how many PCs, what Office, what router — and I'll help you build one inventory with the dates that matter, so staying current becomes a routine. Call (330) 200-8042.

A five-minute monthly routine

Staying current isn't a big project — it's a small habit done on a rhythm. Here's the whole routine.

- ❑ Pick a regular day — say the second Tuesday, after Microsoft's usual update release — so it's never a decision.
- ❑ On each computer, check that updates installed and restart if one is waiting; a pending update isn't a done update.
- ❑ Confirm your Office apps and web browser are current too.
- ❑ Glance at your router or firewall for a firmware update a few times a year.
- ❑ Note anything that's near or past its end-of-support date so you can plan the replacement.

That's it. Most of this happens automatically; the monthly check is just making sure 'automatic' is actually happening and nothing is stuck waiting on a restart. Five minutes a machine, once a month, closes most of the gap attackers rely on.

✓ A stuck update is as bad as no update

The most common surprise I find is a computer that's been nagging for a restart for weeks, so the fix never finished installing. The monthly check catches exactly that — give it the restart and the protection actually lands.

Keep a simple calendar of the dates that matter

A single page of 'what expires when' turns surprises into planned purchases you can budget for.

For each important piece of software and gear, write down its end-of-support date — and, since these move, a note to confirm it. Then put a reminder a few months ahead of each date, so you're planning the replacement with time to spare rather than scrambling the week support ends. This is the difference between a calm budget line and an emergency.

Item	What to track
Windows version	End-of-support date
Office version	End-of-support date
Router / firewall	Firmware support status
NAS / storage	Maker's lifecycle date
Each PC's age	When to replace

✓ **Confirm each date — don't carve it in stone**

Because lifecycle dates shift, treat your calendar as a living document. Next to each date, note 'confirm with the maker,' and re-check the fast-moving ones — like Windows 10 ESU — when the reminder comes up.

Back up before any big upgrade

Most updates are routine, but a major version jump or a new PC deserves a safety net first.

Small monthly updates rarely cause trouble, and you shouldn't put them off out of fear — the risk of skipping them is far greater. But a big move — upgrading to a new version of Windows, migrating to a new computer, or replacing the router — is exactly when it's worth having a **tested backup** in hand, so a surprise during the switch is a shrug instead of a disaster.

A backup you've never restored may not work when you need it, so don't just assume it's there — confirm it. Our backup fire-drill guide walks through a simple quarterly test that makes sure your backup is real before you lean on it during an upgrade.

! Never do a major upgrade without a tested backup

The one time a big upgrade goes sideways is the one time you'll wish you had a working copy of everything. Test the backup first, then upgrade with confidence. It's the cheapest insurance in this whole guide.

Why insurers care about end-of-support software

Running retired software isn't just a security risk — it can cost you on your cyber-insurance policy.

Cyber-insurance applications commonly ask whether you apply updates promptly and whether you still run any **end-of-support software**. Insurers know unpatched, retired software is one of the most common ways attackers get in, so it directly affects how they price and whether they cover you. Running Windows 10 without extended updates, for example, is a finding an underwriter will weigh.

Being explicit about it: unsupported software is a frequent reason for **higher premiums or coverage exclusions**, and — as our cyber-insurance application guide stresses — claiming you're fully current when you're not is the kind of overstated answer that can get a claim denied after a loss. Staying current is both safer and cheaper on the premium.

! A quick, important note

This guide explains the idea in plain English so you know what to ask about — it is general information, not legal or insurance advice, and it is not a substitute for reading the actual rule or policy. Laws and requirements change, and your situation may be different, so please confirm the current requirement with a lawyer, your insurance agent, or the agency itself before you rely on it.

Updates and your antivirus work together

Keeping current and running protection are two halves of the same job — neither does the other's work.

Your antivirus — built-in or paid, as our antivirus guide discusses — catches malicious software trying to run. Updates close the holes that let that software sneak in to begin with. An unpatched, end-of-support computer undercuts even the best antivirus, because it leaves open doors the protection was never meant to guard.

So think of it as a pair: keep the system and apps current so there are fewer holes, and keep protection on and updated to catch what still tries. Both are simple, both are mostly automatic, and both belong in the same monthly glance. Neither one alone is enough; together they stop most of what goes after a small office.

✓ Same monthly check, two boxes

When you do your monthly update check, confirm your antivirus is on and current in the same sitting. Two quick looks, one rhythm — and the two layers that most need to stay fresh both do.

The mistakes that leave doors open

Staying current is simple, which is exactly why it's easy to let slide. Here are the slips I see most.

- **Clicking 'remind me later' forever** so updates download but never actually finish installing.
- **Keeping one old PC 'because it still works'** for a specific program — the forgotten machine is often the way in.
- **Ignoring the router** for years after setup, never checking for firmware updates.
- **Assuming a date won't change** and getting caught off guard when support ends sooner, or when ESU terms shift.
- **No inventory**, so nobody knows which machines run what, or what's about to expire.
- **Overstating 'we're fully current'** on an insurance form when one machine isn't.

! The forgotten machine is the dangerous one

It's rarely the computer you use every day that gets you — it's the dusty one in the back running an old version for one stubborn program. If a machine must stay on an old system, keep it off the internet and off your main network, and know you're accepting a risk.

Planning replacements without the panic

End-of-support dates are predictable, which means hardware replacement can be a budget line instead of an emergency.

Because you know roughly when a Windows version, an Office version, or a router will reach end of support, you can plan ahead. Spread replacements out over months instead of discovering on the deadline that five machines all need to go at once. Start with whatever carries the most sensitive data or sits most exposed — like an internet-facing router.

When you do replace a computer, that's also the moment to retire it safely: move your data off, wipe the old drive, and cross it off your inventory. Our laptop-encryption guide covers wiping a machine before it leaves your hands, so an old PC doesn't become a slow-motion data leak on its way to the recycler.

✓ Replace worst-risk-first, on a schedule

You don't have to buy everything at once. Rank what's expiring by how much damage it could do if exploited, tackle the worst first, and let the rest follow as budget allows. A plan beats a panic every time.

The other software hiding on your machines

Windows and Office get the headlines, but a few quieter programs need the same attention.

Your **web browser** is one of the most important things to keep current, since it's your main door to the internet — most browsers update themselves, so just let them. Beyond that, any program you use regularly — accounting software, your point-of-sale system, industry tools — gets security fixes while it's supported, and becomes a risk when it isn't.

A good habit is to remove software you no longer use at all. Every extra program is one more thing that can go out of date and open a hole. A lean machine with only the tools you actually need is both faster and safer than one cluttered with forgotten apps nobody updates.

✓ Let the browser update itself — and don't block it

If your browser asks to restart to finish an update, do it soon. The browser is where most of the risky clicking happens, so a current one is doing a lot of quiet protecting.

What if a machine just can't be upgraded?

Sometimes one computer has to keep running an old system for a specific, irreplaceable program. Here's how to live with that safely.

Occasionally a shop depends on an old program that only runs on an older Windows, with no modern replacement available yet. If you truly can't upgrade or replace that machine right now, the goal is to wall it off: keep it **off the internet**, keep it off your main network where it can't reach your other computers, and don't use it for email or web browsing — the activities that invite trouble in.

Treat that as a temporary, acknowledged risk with a plan to end it, not a permanent arrangement you stop thinking about. Keep looking for a modern version of the program or a supported alternative, and note the machine on your inventory as a known exception so it stays on your radar.

! Isolate it, don't just hope

An unsupported machine that still touches the internet and your network is a standing invitation. If one must stay, cutting it off from the network and the internet is the difference between a contained risk and an open door to everything else you own.

How to confirm the current dates yourself

Because these dates move, knowing where to check is more useful than memorizing any single one.

For Microsoft products, the authoritative place is Microsoft's own **lifecycle** information, where they publish end-of-support dates for each version of Windows and Office and the current ESU details. When you need to know whether something is still supported — or exactly when it stops — that's the source to trust over anything you half-remember or read secondhand, including this guide.

For your router, firewall, or NAS, go to the **maker's** support site and look up your model's lifecycle or end-of-life page. If you can't find it, the maker's support line can tell you whether your model still gets security updates. The point is simple: verify at the source, because yesterday's date may have changed.

★ Not sure where to look? I'll check for you

If hunting down lifecycle dates feels like a chore, that's a thing I'm happy to do — I'll confirm the current status of each product and piece of gear you run and tell you plainly what's fine and what needs a plan. Call (330) 200-8042.

Where staying current fits in the whole picture

Updates are one of the quiet layers that stop most trouble before it starts.

Picture the layers: two-step sign-in keeps people out of your accounts; tested backups let you recover from nearly anything; antivirus catches bad software; encryption protects lost laptops; and staying current closes the holes attackers use to get in at all. Updates are unglamorous, but they shut the doors the other layers assume are already closed.

The best part is how little it asks once it's a routine. Automatic updates, a five-minute monthly check, and a simple calendar of expiration dates — that's the whole program. Do that, and you've closed one of the most common and most preventable ways a small business gets hurt.

✓ Boring and current beats exciting and breached

Updates will never feel exciting, and that's exactly the point. The businesses that quietly stay current are the ones that don't end up with a dramatic story to tell. Aim to be boring.

Common Questions

The questions owners ask me most about updates and end-of-support, answered plainly.

Q: My Windows 10 PC still works — do I really have to do anything?

Yes. Windows 10 reached end of support on October 14, 2025, so a standard, unenrolled machine no longer gets free security updates even though it still runs. Plan to move it to a supported version, replace it, or enroll it in ESU as a bridge — and confirm the current ESU details with Microsoft.

Q: How much does the Windows 10 ESU option cost?

As it's been described, you may be able to enroll free by signing in with a Microsoft account and turning on Windows Backup/sync, or with 1,000 Microsoft Rewards points, or for a modest yearly fee. But these terms and the end date have been changing, so confirm the current options and cost directly with Microsoft.

Q: Is it safe to let updates install automatically?

Generally yes, and it's far safer than putting them off. Automatic updates are the easiest way to stay current. Just make sure a pending restart actually happens — an update that's downloaded but waiting isn't protecting you yet.

Q: Does an old router really matter that much?

Yes. Everything in your office flows through it, so an end-of-support router with unpatched holes undercuts your other protections. Check the maker's lifecycle page, keep its firmware current, and replace it if the model has been retired.

★ Want help sorting out what's expiring?

Give me a call and we'll figure out what you're running, what's near end-of-support, and a calm plan to stay current — in plain English. Call or text (330) 200-8042.

Your next step, today

You don't have to fix everything at once. One small action this week puts you ahead.

Start by taking inventory: list every computer and which Windows and Office version it runs, plus your router and any storage box. That single list tells you where you stand — which machines are fine, which are near end-of-support, and which need a plan. You can't schedule what you haven't counted.

Then set your machines to update automatically if they aren't already, pick a monthly day to do the five-minute check, and put the expiration dates on a calendar with a reminder a few months ahead of each. That's the whole routine — and confirm the moving dates, especially Windows 10 ESU, with Microsoft when the reminders come up.

✓ The inventory is the hard part — and it's not hard

Once you can see everything you run on one page, staying current stops feeling like a fog and starts feeling like a short to-do list. An hour building that list pays off for years.

You don't have to do this alone

You just have to remember that a friendly, patient person is one call away.

I hope this guide made keeping your software and gear up to date feel a little less daunting and a lot more doable. Keep it with your other business papers, come back to a page whenever you need it, and don't worry about memorizing anything.

When you'd rather have a hand, that's exactly what I do. I come to your business, work at your pace, and never make you feel rushed or silly for asking. A first visit is a flat \$99, and for the parts that don't need me on-site I can often help right on your screen for \$49. Every visit comes with a 30-day, come-back-free guarantee. I'm a tech helper, not a lawyer or your insurance agent — for the legal and insurance pieces I'll help you understand the questions and line up the right professional.

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Call or text me at (330) 200-8042, or visit BillsHomeTech.com. Serving Atwater and all of Portage County. 30+ years of patient, plain-English tech help — and if you're ever not 100% happy with a visit, I'll make it right or refund it. That's a promise. — Bill

What's Supported, What's Not

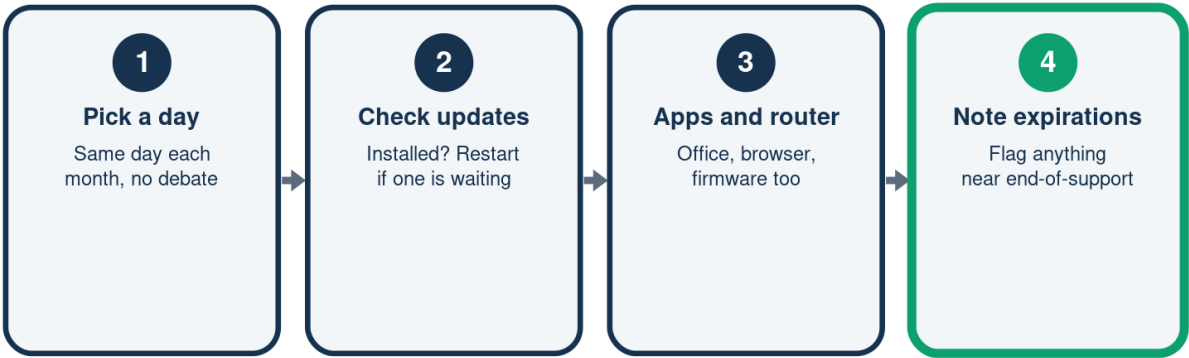
Verified anchors -- confirm current dates with Microsoft

	Status	What to do
Windows 10	Ended Oct 2025	Upgrade or ESU
Win10 + ESU	Bridge, ~Oct 2026	Confirm, then plan
Office 2016/2019	Ended Oct 2025	Move off
Office 2021/LTSC	About Oct 2026	Confirm date
Microsoft 365	Updates while paid	Just keep updating

Dates move -- always confirm the current ones with Microsoft.

The Monthly Update Routine

Five minutes, on a rhythm



A stuck, un-restarted update is as good as no update.

A Simple Expiration Calendar

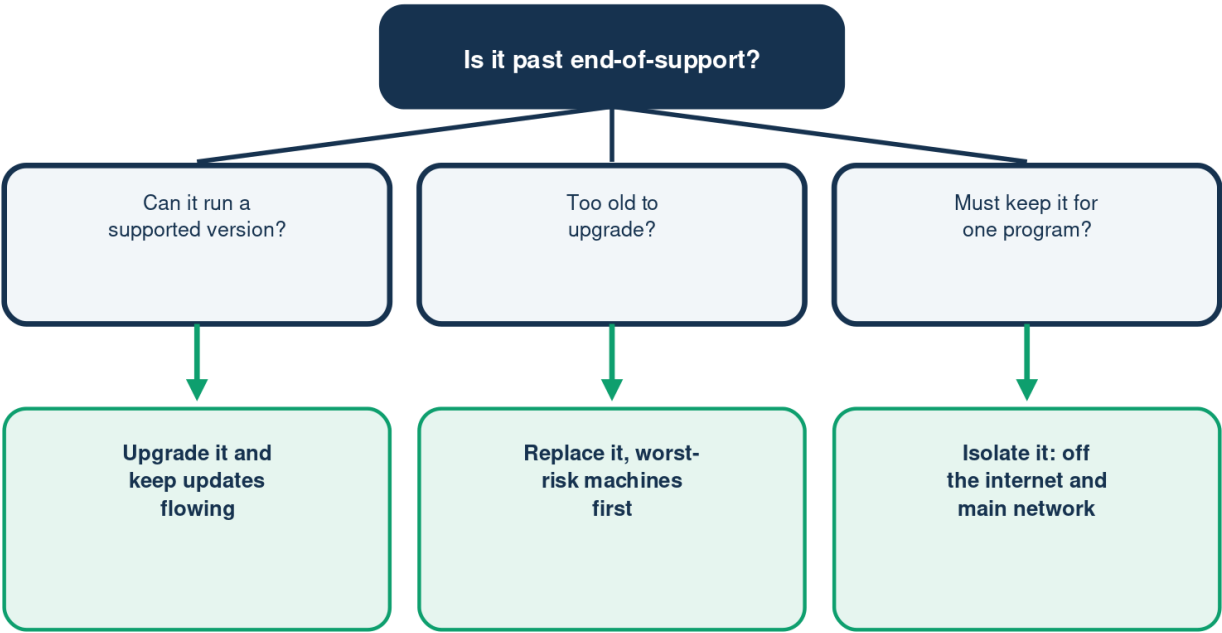
Track the dates that matter

Track this		Set a reminder
Windows version	End-of-support	Months ahead
Office version	End-of-support	Months ahead
Router/firewall	Firmware status	A few times/yr
NAS/storage	Maker lifecycle	Months ahead

Set a reminder a few months ahead of each date.

An Old PC or Program -- Now What?

Let the support status point the way



Unsupported software is a common reason for insurance exclusions.

Illustration - a schematic, not to scale. Your setup may differ.



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A Note From Bill

A quick note from Bill.

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