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AT&T Wireless

The myAT&T app, plans, bills and spam blocking — explained in plain English, one step at a time

A plain-English guide for AT&T customers and their families

Take your time — you can't break it

Written for you by Bill — Bill's Home Tech

(330) 200-8042 · BillsHomeTech.com

For AT&T postpaid wireless customers · facts current November 2026

What's Inside

This is your guide to AT&T wireless service: the myAT&T app, today's plans, your monthly bill, locking your account against thieves, and blocking spam calls. Read it in any order and at your own pace. Every feature comes with what it actually does *for you*, and slow, step-by-step directions. AT&T updates its app and its prices often, so when a button has moved, look for the same words nearby.

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PART 1

Getting Started

A friendly hello, a plain-English picture of how AT&T wireless service works today, and how to get into the myAT&T app.

CHAPTER 1

A Note from Bill

Hello, and welcome. If your cell phone service is with AT&T, your phone bill is probably one of the bigger bills you pay every month. The plan names change, the fees change, and the app gets a new look every so often. If it all feels a little slippery, you're not imagining it. AT&T replaced its whole line-up of unlimited plans in March 2026, and it raised one of its own fees in August 2026.

I'm Bill. I've spent more than 30 years helping people with technology, and these days I help families here in Portage County, Ohio. I wrote this guide the way I'd explain things at your kitchen table: slowly, in plain English, and with no sales pitch. I don't work for AT&T, and I don't earn anything from any plan, phone or add-on you choose.

What this guide will help you do

- Sign in to the **myAT&T** app and find your bill, your payments and your account settings.
- Set up AutoPay the right way, so you actually get the discount.
- Read your bill line by line, including the fees that aren't taxes.
- Lock your account against thieves with **Wireless Account Lock** and a strong account passcode.
- Understand today's plans (Value 2.0, Extra 2.0, Premium 2.0 and Elite 2.0) and the AT&T 55+ plan.
- Cut down spam and fraud calls with the free **ActiveArmor** app.
- Make sense of upgrades, trade-ins, phone insurance and AT&T Turbo before you pay for them.
- Use your phone on a trip without a surprise bill, and get a credit after a big outage.
- Leave AT&T, if you ever want to, without losing your phone number.
- Spot the scams that pretend to be AT&T.

WHAT THIS DOES FOR YOU

What this does for you

Most people never look closely at their phone bill. One quiet afternoon with this guide can mean a safer account, fewer junk calls, and a plan that fits the way you really use your phone.

You can't break it

Looking around the myAT&T app is completely safe. Nothing changes on your account until you confirm it on a final screen, and the app shows you the price before you agree. So tap around, read, and back out whenever you like.

And if anything here feels like too much, call me at **(330) 200-8042**. We'll go through it together, one step at a time.

— Bill

CHAPTER 2

How AT&T Wireless Works Today

Before we open the app, it helps to know a few words AT&T uses, and the main kinds of plans it sells as of November 2026.

A few words worth knowing

Word	What it means
Line	One phone number on your account. Two phones means two lines. A tablet or smartwatch with its own service is also a line.
Account holder	The person whose name is on the account. Some changes can only be made by the account holder.
Postpaid	You use the service, then get a bill each month. This guide is mostly about postpaid accounts.
Prepaid	You pay before the month starts. AT&T Prepaid has its own plans and some different menus.
Plan	What you pay each month for calling, texting and data on each line.
Installment plan	Paying for a phone in monthly payments on your AT&T bill.
Passcode	A number you set that AT&T asks for before it discusses or changes your account. Treat it like a bank PIN.

The plans AT&T sells now

On March 13, 2026, AT&T replaced its unlimited plans with a new line-up. In April 2026 it added a fourth, top plan. As of November 2026, a new AT&T phone customer chooses from these unlimited plans:

- **AT&T Value 2.0** — the lowest-priced unlimited plan.
- **AT&T Extra 2.0** — the middle plan, with more high-speed data and hotspot.
- **AT&T Premium 2.0** — high-speed data that isn't slowed based on how much you use, and more hotspot.
- **AT&T Elite 2.0** — the newest and most expensive plan, which bundles in extras such as AT&T Turbo.

These replaced the older **Unlimited Starter SL**, **Unlimited Extra EL** and **Unlimited Premium PL** plans. Chapter 12 compares them, and Chapter 13 covers the AT&T 55+ plan. Many longtime customers are still on an older plan with a different name. That's fine; older

plans keep working, but their prices can change (Chapter 14).

GOOD TO KNOW

The name on your plan

To see exactly which plan each of your lines is on, look at your bill or the plan section of the myAT&T app. Write it down in the cheat-sheet at the end of this guide (Chapter 30). You'll want it any time you talk with AT&T or compare offers.

Where your money goes each month

A typical AT&T bill has four kinds of charges: the plan itself, any add-ons (like phone insurance or AT&T Turbo), any phone installment payments, and finally taxes, government fees and AT&T's own fees. Chapter 7 walks through each one.

GOOD TO KNOW

Cricket is part of AT&T

Cricket Wireless is a prepaid brand owned by AT&T that runs on the AT&T network. It has its own plans, app and website, so this guide doesn't cover it. Our separate guide to prepaid and budget carriers does.

CHAPTER 3

Getting the myAT&T App & Signing In

The **myAT&T** app is free and is AT&T's main way to manage your account: paying the bill, changing plans, checking usage and turning on security settings. You can do almost all of the same things on the website at att.com by signing in to your account.

Getting the app

1. On an iPhone, open the **App Store**. On an Android phone, open the **Google Play Store**.
2. Search for **myAT&T**.
3. Check that the app is published by **AT&T** before you install it. Copycat apps exist.
4. Tap **Get** (iPhone) or **Install** (Android) and wait for it to finish.
5. Open the app and follow the sign-in screens.

STAY SAFE

Get it from the store, never from a link

Only install myAT&T from the App Store or Google Play. Don't install anything from a link in a text message or email that says it's "the AT&T app," even if it looks official.

Signing in

The app asks for your AT&T sign-in, usually called your **AT&T ID** (often your email address or mobile number) and its password. When you sign in on a new phone, AT&T will often send a one-time code by text or email to confirm it's really you.

If you forgot your password or you're locked out

1. On the sign-in screen, tap the link for a forgotten password or forgotten ID.
2. Follow the steps. AT&T will confirm who you are, usually with a code sent to your phone or email.
3. Choose a new password you haven't used anywhere else, and write it down somewhere safe at home.
4. If you've tried too many times and the account is locked, wait a while before trying again, or contact AT&T (Chapter 27).

SCAM ALERT

That sign-in code is only for you

A one-time code from AT&T is like the key to your account. A common trick goes like this: a caller who says he's from AT&T tries to sign in as you or change your account, which makes AT&T send **you** a real code, and then he asks you to read it back "to verify you." Never read a code to anyone who contacted you. Hang up and call AT&T yourself (Chapter 27).

Letting a family member help

If a grown child helps with your bills, they don't need your password. AT&T lets the account holder give other people their own access. The section "Ways AT&T Can Make Life Easier" at the start of this guide shows how to add a trusted person as an **authorized user**.

CHAPTER 4

Finding Your Way Around the App

AT&T updates the look of the myAT&T app from time to time, so your screens may not match anyone else's exactly. The main areas stay the same, though, and you reach them from a row of tabs along the bottom of the screen and from your profile icon.

The main areas

- **Your bill** — your balance, due date, the bill itself, payment history and AutoPay.
- **Your services** — each line, its plan, data use, add-ons, and security features such as **Wireless Account Lock**.
- **Your profile** — tap the profile icon for your sign-in information, contact details, the people who can access your account, and account settings such as your number transfer PIN.
- **Shop** — new phones, upgrades, new lines and trade-ins.
- **Support** — help articles, chat and ways to contact AT&T.

TIP

Use the search

Lost? The app has a search or help area. Typing a plain word like "AutoPay" or "usage" usually takes you straight to the right screen. If a label in your app is a little different from this guide, look for the closest match.

Checking how much data you've used

On an unlimited plan you won't be charged extra for using lots of data, but it's still handy to see who's using what. Open the area for your services or your line and look for **usage**. You'll see data, talk and text for each line in the current bill period.

GOOD TO KNOW

Unlimited isn't always top speed

Every AT&T unlimited plan lets you keep using data all month. The plans differ in how much **high-speed** data you get before AT&T may slow you down when the network is busy, and in how much hotspot data (sharing your phone's internet with a laptop) you get. Chapter 12 has the numbers.

FROM BILL

Want a guided tour?

If you'd like someone to sit beside you while you find your way around the app the first time, that's exactly the kind of thing I help with. Chapter 29 explains how.

PART 2

Paying & Understanding Your Bill

Paying the bill, setting up AutoPay so you really get the discount, and reading every line of the statement, including the fees that aren't taxes.

CHAPTER 5

Paying Your Bill

You can pay your AT&T bill in the myAT&T app, on att.com, by phone, by mail or in an AT&T store. The app is the quickest, and it shows you exactly what's due.

Paying a bill in the app

1. Open the **myAT&T** app and sign in.
2. Find your **bill**. The amount due and the due date are near the top of the home screen.
3. Tap **Make a payment** (or **Pay bill**).
4. Choose the amount. Paying the full balance is usually simplest.
5. Choose how to pay: a saved bank account or card, or add a new one.
6. Check the amount and date, then confirm. Keep the confirmation number until the payment shows on your account.

Other ways to pay

- **Website:** sign in at att.com and go to your bill.
- **By phone:** call AT&T at **800.331.0500** and follow the prompts, or use the number printed on your bill.
- **In person:** at an AT&T store.
- **By mail:** send a check with the payment slip to the address printed on your paper bill.

SCAM ALERT

AT&T doesn't ask for your card by text

Treat any text or email that asks for your card number, bank details or password as suspect. A text saying "your AT&T payment failed, tap here to update your card" is almost always a scam. Don't tap the link. Open the myAT&T app yourself and look: if a payment really failed, it will show there. Forward the fake text to **7726** (Chapter 19).

Got a late or missed payment?

If you can't pay the whole bill by the due date, contact AT&T before it's late and ask what options exist for your account, such as a payment arrangement. It's always better to ask early than to have a line suspended.

TIP

Check your bill before AutoPay takes it

The app usually shows your bill a little while before the due date. That gap is your chance to look it over and question anything odd before the money leaves your account.

CHAPTER 6

AutoPay & Paperless Billing (and the Discount)

AutoPay takes the bill out of your account automatically each month. On AT&T's current unlimited plans, it also saves you money, but how much depends on **how** you pay.

The discount, as of November 2026

If AutoPay pays from…	Your discount
Bank account (checking or savings)	**$10** a month off each wireless phone line
AT&T Points Plus Card from Citi	**$10** a month off each wireless phone line
Debit card	**$5.00** a month off each wireless phone line
Any other credit card	No discount (AutoPay still works, you just don't save)

- You must also sign up for **paperless billing**. AutoPay without paperless billing doesn't earn the discount.
- You must keep a valid email address on your account to keep the discount.
- You pay full price until the discount starts, which AT&T says happens within two bills.

WHAT THIS DOES FOR YOU

What this does for you

On a two-line account paid from a bank account, the AutoPay discount is worth $240 a year. It also means you'll never pay a late fee because a bill slipped your mind.

GOOD TO KNOW

Why a bank account beats a debit card here

A debit card takes money from the same checking account as a bank transfer, but AT&T gives half the discount for it. If you're comfortable linking your checking account directly, you'll save an extra $5.00 a line each month.

Turning on AutoPay in the app

1. Open the **myAT&T** app and go to your **bill** or **billing** area.
2. Look for **AutoPay** and tap to set it up.
3. Choose your payment method. To get the full discount, choose a bank account. You'll need your bank's routing number and your account number, both printed at the bottom of a paper check.
4. Read the terms, then confirm.
5. Check that AutoPay now shows as on, and that a confirmation email arrives.

Turning on paperless billing

Paperless billing is a separate setting in the same billing area. Turn it on, and from then on you'll get an email when your bill is ready, and the bill will always be in the app and on att.com.

HEADS UP

Before you go paperless

Make sure you can open the email address on your account and that you know how to view the bill in the app. If you like a paper copy for your files, you can still view and print the bill from att.com, or save each month's bill as a PDF in a folder on your computer.

HEADS UP

If AutoPay gets switched off

If your card expires or you remove AutoPay, the discount stops. If your bill suddenly went up by $5.00 or $10 a line, check that AutoPay and paperless billing are both still on.

AutoPay still deserves a monthly glance

AutoPay pays whatever the bill says. So it's worth looking at the total once a month. If it jumps, Chapter 7 and Chapter 8 will help you find out why.

CHAPTER 7

Reading Your AT&T Bill

An AT&T bill can run several pages, but it follows the same order every month. Once you know the sections, you can check it in a few minutes. Open it in the app, on att.com, or look at the paper copy.

The summary

The first part shows your total due, the due date and whether AutoPay is scheduled. It also shows how this bill compares with last month's. If the total is about the same as usual, you can relax; if not, read on.

The sections you'll see

Section	What's in it	What to check
Monthly charges	The plan price for each line, and discounts such as AutoPay.	Is the AutoPay discount there? Is every line one you still use?
Add-ons	Things like AT&T Protect Advantage, AT&T Turbo or ActiveArmor Advanced.	Do you still use and want each one?
Equipment / installments	Monthly payments for phones, tablets or watches, and any promotional credits.	Is each credit still showing? How many payments are left?
One-time charges and credits	Activation or upgrade fees, international use, partial months, outage credits.	Do you recognize each one?
Surcharges, taxes and fees	AT&T's own fees, then government taxes and fees.	See Chapter 8.

Why the first bill after a change looks strange

When you change a plan, add a line or start an add-on partway through a month, your next bill usually includes a **partial month**: a few days at the old price and a few at the new one, sometimes with next month charged in advance. It normally settles down by the second bill. If it doesn't, ask AT&T to walk you through it.

My bill went up. What changed?

1. Put this month's bill next to last month's.
2. Compare the total for each section, starting with Monthly charges.

3. Look for a missing discount (AutoPay), a promotional credit that ended, a new add-on, or a new line.
4. Check the surcharges section. AT&T raised its main fee in August 2026 (Chapter 8).
5. If you're on an older plan, check for a plan price increase (Chapter 14).
6. Still puzzled? Ask AT&T to explain the specific line item, and write down what they tell you.

WHAT THIS DOES FOR YOU

What this does for you

Five minutes a month with your bill catches forgotten add-ons, expired credits and lines you no longer need. Those small leaks add up over a year.

FROM BILL

This is what my Bill Check-Up is for

My **Phone & Internet Bill Check-Up** goes through your phone and internet bills with you, line by line, and looks for things you're paying for but don't need. See Chapter 29.

CHAPTER 8

Taxes, Fees & Surcharges, Explained

The price you see in an ad is almost never the total on your bill. AT&T's advertised plan prices are "plus taxes and fees," and those add up.

Government taxes and fees vs. AT&T's own fees

The bottom section of your bill mixes two very different kinds of charges.

- **Government taxes and fees** are set by federal, state and local governments. AT&T collects them and passes them on. They depend on where you live.
- **AT&T's own fees and surcharges** are charges AT&T decides to add. They are **not** taxes and are not required by law.

The Administrative & Regulatory Cost Recovery Fee

This is the biggest AT&T fee on most consumer wireless bills. It's charged on each line, every month, and it isn't a tax. AT&T lists it on its **Mobility Fee Schedule**, which you can find by going to **att.com/mobilityfees**.

When	Administrative & Regulatory Cost Recovery Fee (consumer)
Before August 5, 2026	$3.99 a month per line
From August 5, 2026	**$4.99** a month per line

HEADS UP

A fee can go up even when your plan price doesn't

Because this fee is set by AT&T, it can rise without your plan changing, as it did in August 2026. On a four-line account, that one change added $4.00 a month. When you compare plans or carriers, compare the total you'll really pay, not the advertised price.

Other one-time fees you may see

The same fee schedule lists one-time charges such as activation and upgrade fees and the fees for some special requests. If a one-time fee appears that you didn't expect, look it up on the fee schedule, then ask AT&T about it. Sometimes a fee is waived as part of an offer, so it's worth asking politely.

TIP

Estimating your real total before you change anything

Before adding a line or changing plans, ask AT&T, in the app chat or on the phone, for the estimated monthly total **including** taxes and fees. Write the figure down with the date and the name of the person you spoke with.

GOOD TO KNOW

Taxes follow the address

Government taxes depend on the address on your account. If you've moved, make sure your account address is current.

PART 3

Locking Down Your Account

Wireless Account Lock, your passcode and number transfer PIN, and exactly what to do if someone gets into your account or steals your phone number.

CHAPTER 9

Wireless Account Lock: Stop a SIM Swap

Your phone number has become a key to your whole life. Banks, email and doctors' offices text sign-in codes to it. That's why thieves try to steal phone numbers. The most common trick is called a **SIM swap**.

What a SIM swap is

Every phone has a SIM, either a tiny card or a built-in digital version called an **eSIM**, that tells the network "this phone owns this number." In a SIM swap, a thief pretends to be you, talks AT&T into moving your number to a SIM in **their** phone, and then receives your calls and your sign-in codes. A close cousin is **port-out fraud**, where the thief moves your number to a different carrier.

What Wireless Account Lock does

AT&T launched **Wireless Account Lock** in July 2025. It's free. While it's on, it blocks the changes a thief would need, including:

- moving your number to a new SIM or eSIM;
- transferring (porting) your number to another carrier;
- upgrading a phone or adding a new line;
- changing your phone number or your billing information;
- changing who is an authorized user on the account.

WHAT THIS DOES FOR YOU

What this does for you

With the lock on, even a thief who knows your name, address and account details can't get AT&T to move your number. You stay in control of the one thing that unlocks your other accounts.

Turning it on (postpaid accounts)

1. Open the **myAT&T** app and sign in.
2. Go to **Services**, then **Mobile Security**, then **Wireless Account Lock**.
3. Tap **Continue**.

4. Choose the account or lines you want to lock.
5. Swipe to confirm. The screen should now show the lock as on.

On AT&T **Prepaid**, the setting is under **Profile & Settings** > **Account Info & Preferences** > **Wireless Account Lock**.

HEADS UP

Turning it off takes your phone

You can only switch the lock on or off in the myAT&T app, on a phone that's active on your AT&T account. That's the point: a stranger on the phone with AT&T can't switch it off. But it also means you'll turn it off yourself before you upgrade, add a line or switch carriers, then turn it back on. If you lose your phone, AT&T will put you through extra identity checks before it helps.

SCAM ALERT

AT&T won't ask you to turn it off

AT&T says it will never call or text you asking you to turn off Wireless Account Lock. Anyone who does is trying to steal your number. Hang up.

TIP

Make it a habit

Upgrading your phone? Turn the lock off, finish the upgrade, and turn the lock back on the same day. Put a note in the cheat-sheet in Chapter 30 so you remember.

CHAPTER 10

Your Passcode & Number Transfer PIN

Two different numbers protect your AT&T account. They sound alike, so it's worth getting them straight.

Number	What it's for
Account passcode	A number you choose. AT&T asks for it before discussing or changing your account by phone or in a store. You also need it to request a number transfer PIN by phone.
Number Transfer PIN	A one-time number you only need when you're moving your number to another carrier. Your new carrier asks for it. You request it from AT&T when you're ready to switch.

Choosing a good passcode

- Don't use your birthday, the last four digits of your Social Security number, or 1234.
- Don't use the same number as your bank card PIN.
- Write it down and keep it at home with your important papers, not in your wallet.
- If you think someone else knows it, change it right away in the app or with AT&T.

Getting a Number Transfer PIN (only when you're switching)

You can request one three ways. For the app and website, you must be signed in to the account's primary online account.

1. **In the app:** open **myAT&T**, tap your **profile** icon and open **Settings** for your account, scroll to **Transfer phone number** and tap **Request new PIN**. The PIN appears on the screen.
2. **On att.com:** sign in, go to your account profile, select **Settings**, scroll to **Transfer phone number** and select **Request new PIN**.
3. **By phone:** from your AT&T phone, dial ***PORT** (*7678) and follow the prompts. You'll need your account passcode, and the PIN is sent to you by text.

The PIN expires **4 days** after you request it, so ask for it only when your new carrier is ready. If your account is suspended, you can only get the PIN in the app or on att.com, not by text. Business accounts work differently and need a representative.

SCAM ALERT

Never give a transfer PIN to a caller

The only people who should ever see your Number Transfer PIN are you and the new carrier you chose. If someone calls, texts or emails asking for it, or asks you to dial *PORT and read them what arrives, it's a scam meant to steal your phone number. Hang up. If you didn't request a PIN and get a text with one, contact AT&T right away.

GOOD TO KNOW

Wireless Account Lock and switching

Wireless Account Lock blocks number transfers. If you're switching carriers, turn the lock off yourself in the app first (Chapter 9). Never switch it off because a caller told you to.

CHAPTER 11

If Someone Got Into Your Account

Most people never face this, but if it happens, acting fast matters. Here are the warning signs and what to do, in order.

Warning signs

- Your phone suddenly shows **No Service** or **SOS** in a place where it usually works, and other AT&T phones nearby are fine.
- You get a text or email from AT&T about a SIM change, a new line, an upgrade or a number transfer you didn't ask for.
- You can't sign in to myAT&T, and your password was changed without you.
- Your bank or email tells you about a sign-in or password reset you didn't make.

What to do, in order

1. Use another phone (a family member's, a landline or a friend's) to call AT&T at **800.331.0500**. Say: "I think my number was taken over in a SIM swap."
2. Ask AT&T to put your number back on your SIM, change your account passcode, and reverse any changes you didn't make.
3. Once your service is back, turn on **Wireless Account Lock** (Chapter 9) if it wasn't on.
4. Change your myAT&T password, then your email password, then your bank passwords.
5. Call your bank and credit card companies and ask them to watch for fraud.
6. Report identity theft at **IdentityTheft.gov**, the FTC's site, which gives you a recovery plan.

If your phone was lost or stolen

A lost phone is a different problem from a SIM swap, but just as urgent. Sign in at **att.com/suspend** (or call AT&T) to suspend the line and block the phone so nobody else can use it. Before you suspend, try finding it with your phone's own Find My or Find Hub, because a suspended phone can't be located. Your monthly charges and phone payments continue while the line is suspended.

STAY SAFE

Move sign-in codes off your phone number

Many banks and email providers let you use an app or a passkey for sign-in codes instead of a text message. It's worth asking. Then even if someone did steal your number, they couldn't get your codes.

FROM BILL

This is a good time to call me

If your phone number has been taken, it's stressful, and the steps above are a lot to juggle. I can help you work through them, change passwords and lock things down afterward. Chapter 29 explains how.

PART 4

Plans & Add-Ons

The unlimited line-up AT&T sells today, the AT&T 55+ plan, what happens if you're on an older plan, and whether AT&T Turbo is worth paying for.

CHAPTER 12

The Unlimited Plans: Value, Extra, Premium & Elite 2.0

AT&T calls its current line-up **Unlimited Your Way**. Every plan has unlimited talk, text and data in the U.S. What changes from plan to plan is how much **high-speed priority data** you get, how much **hotspot** data you get for sharing your connection with a laptop or tablet, and the price.

Prices as of November 2026

These are AT&T's advertised monthly prices **with** the AutoPay and paperless billing discount (Chapter 6). Taxes and fees are extra (Chapter 8). The more lines you have, the less each line costs.

Plan	1 line	Per line with 4 lines	Hotspot each month
Value 2.0	$50	about $30	3 GB
Extra 2.0	$70	about $40	50 GB
Premium 2.0	$90	about $55	100 GB

What the differences mean in everyday life

- **Value 2.0** suits someone who mostly calls, texts, reads email and uses Wi-Fi at home. When a cell tower is crowded, your data may be slowed before other customers'.
- **Extra 2.0** gives you 100 GB of priority data a month, which is far more than most people use, plus a good amount of hotspot.
- **Premium 2.0** doesn't slow your data based on how much you use, and doubles the hotspot. It's for heavy users and people who use the phone as their only internet.
- **Elite 2.0**, added in April 2026, sits above Premium. It includes AT&T Turbo (Chapter 15), much more hotspot data and some extra lines for a tablet or smartwatch. It's the most expensive plan; check its current price on att.com or in the app.

WHAT THIS DOES FOR YOU

What this does for you

Most people pay for more plan than they use. If your household lives on Wi-Fi at home, the lowest plan may do everything you need, and the difference can be hundreds of dollars a year on a family account.

GOOD TO KNOW

What "slowed" really means

AT&T doesn't cut you off on any unlimited plan. On busy towers, data on the lower plans may be slower for a while. Most people never notice it on email, maps or video calls. After you use up your hotspot allowance, hotspot speeds drop to a crawl until the next bill period.

How to see which plan you have

1. Open the **myAT&T** app and sign in.
2. Open the area for your services or your wireless lines.
3. Tap a line. The plan name is shown near the top, along with its features.
4. Check each line. On most accounts every phone line shares the same plan.

TIP

Can I mix plans?

AT&T has let families pick a different unlimited plan for each line on many accounts. If one person uses lots of data and everyone else doesn't, ask AT&T whether you can mix plans on your account before upgrading everyone.

CHAPTER 13

The AT&T 55+ Plan & Other Discounts

AT&T offers a special unlimited plan for customers aged 55 and older. It's often the cheapest way for a couple to stay with AT&T, so it's worth checking before you pick any plan in Chapter 12.

The AT&T 55+ plan in brief

Question	Answer, as of November 2026
Who qualifies	The account holder must be 55 or older. The other person on the account doesn't have to be.
Price for two lines	**$35 a month per line** (so $70 for two), with AutoPay and paperless billing. Taxes and fees are extra.
Where	Available to new and existing AT&T wireless customers, not just in one state.
Best value	AT&T says the biggest savings come with two lines.
Home internet bundle	Two 55+ lines plus AT&T Internet 300 or AT&T Internet Air: $99.00 a month plus taxes and fees.
Checking eligibility	Online at att.com, or by calling AT&T at **844.357.1436**.

HEADS UP

Prices for one line vary

Different websites list different one-line prices for the 55+ plan, and AT&T's own page leads with the two-line price. Before you switch, ask AT&T for the exact monthly total **for your number of lines**, including taxes and fees, and write it down.

GOOD TO KNOW

What you might give up

A senior plan is a good deal on price, but it may not include every extra that comes with the top plans, such as large hotspot allowances. If you rarely use hotspot, you probably won't miss it.

Switching an existing account to the 55+ plan

1. Write down your current plan name and monthly total (Chapter 7).
2. Call AT&T or visit a store; you may be asked to confirm your age.
3. Ask: "What would my monthly total be on the 55+ plan, with taxes and fees, and do I lose anything I have now?"
4. Ask whether any phone promotion credits on your account would stop if you change plans (Chapter 14).
5. If you go ahead, check your next two bills to make sure the new price took effect.

Other discounts worth asking about

- **AutoPay and paperless billing**: up to $10 a line (Chapter 6).
- **Bundling with AT&T home internet**: AT&T often discounts wireless when you also have AT&T Fiber or Internet Air.
- **Work, military, first responder and teacher discounts**: AT&T has offered these; eligibility rules change, so ask.

WHAT THIS DOES FOR YOU

What this does for you

A single phone call to compare the 55+ plan with what you pay now can cut a couple's phone bill for years, with no change in coverage, because it's the same AT&T network.

CHAPTER 14

Older Plans, Price Changes & Switching Plans

Many longtime AT&T customers are on a plan AT&T no longer sells, such as Unlimited Starter, Unlimited Extra, Unlimited Elite, Unlimited &More or a Mobile Share plan. Those plans keep working. You don't have to move.

Why your price can change anyway

AT&T can raise the price of an older plan, and it has done so more than once in recent years. It usually tells you ahead of time in a message on your bill, by email or by text. AT&T's own fees can also rise (Chapter 8). When you see a notice like that, it's a good moment to compare your plan with today's line-up.

Before you switch plans: three questions

1. **Will I lose a promotion?** Some phone deals give you monthly bill credits only while you stay on a certain plan. Dropping to a lower plan can stop those credits.
2. **Will I lose a discount?** Some older plans include features or discounts that new plans charge for.
3. **What will my total be?** Ask for the full monthly amount with taxes and fees, not just the plan price.

HEADS UP

Older plans can't be picked again

Once you leave a plan AT&T no longer sells, you usually can't go back to it. Get your answers first, write them down, and then decide.

Changing your plan in the app

1. Open the **myAT&T** app and go to your wireless services.
2. Look for an option to **change plan** or **change features**.
3. Choose the new plan. The app shows the new price and when the change takes effect.
4. Read the screen about lost promotions or features, if one appears.
5. Confirm, then watch your next bill, which may include a partial month (Chapter 7).

TIP

Not sure? Ask before you tap

If the app shows a warning you don't understand, stop and use the app's chat or call AT&T. Nothing changes until you confirm on the final screen.

CHAPTER 15

AT&T Turbo: Is It Worth It?

AT&T Turbo is an optional add-on that gives your line extra priority on the network, plus settings meant for things like video calls, live streaming and online gaming. Think of it as a carpool lane for your data when the network is crowded.

What it costs

As of November 2026, Turbo has been listed at about **$7.00 a month per line** as an add-on. It's built into the Elite 2.0 plan. Check the price in the app before adding it.

Who might want it

- Someone who often uses the phone's data in crowded places, such as stadiums, airports or busy downtowns.
- Someone who depends on video calls over cell data for work or for keeping in touch.
- Someone who uses the phone as a hotspot for a laptop and notices slowdowns.

Who probably doesn't need it

- Anyone who mostly uses Wi-Fi at home.
- Anyone who calls, texts and checks email on the go. Those barely use data.
- Anyone in a quiet rural area where towers are rarely crowded.

WHAT THIS DOES FOR YOU

What this does for you

Knowing what Turbo really does lets you skip a monthly charge you don't need, or add it just for a busy season, like a long road trip, and remove it afterward.

GOOD TO KNOW

Turbo can't fix a weak signal

Priority helps when a tower is busy. It doesn't help when you're simply too far from a tower. If calls drop at home, Wi-Fi Calling on your phone is a better fix.

PART 5

Spam Calls & Scams

AT&T ActiveArmor, the free spam blocker, and its paid upgrade; the scams that pretend to be AT&T; and how to report a junk text.

CHAPTER 16

ActiveArmor: AT&T's Free Spam Blocker

AT&T ActiveArmor is AT&T's protection against fraud and spam calls. The basic version comes with every AT&T wireless plan at no extra cost. Most of it works through the free **AT&T ActiveArmor** app.

What the free version does

- **Automatic fraud call blocking**: calls AT&T is confident are fraud can be stopped before your phone rings.
- **Spam call blocking and labels**: suspected spam can be blocked or marked, so you know before you answer.
- **Device security**: checks your phone for risky apps and settings.
- **Data breach alerts**: tells you when a company you deal with has had a data breach.

Setting it up

1. Open the **App Store** (iPhone) or **Google Play Store** (Android).
2. Search for **AT&T ActiveArmor** and check that the publisher is AT&T. It needs a reasonably recent phone: iOS 16.4 or later, or Android 10 or later.
3. Install and open the app, then follow the setup screens.
4. When asked, allow the permissions it needs to screen calls. On an iPhone, the app may ask you to turn it on under **Settings** > **Apps** > **Phone** > **Call Blocking & Identification**.
5. Choose how strict to be with spam calls: block them, send them to voicemail, or just label them.

WHAT THIS DOES FOR YOU

What this does for you

Fewer junk calls means fewer interruptions and fewer chances for a smooth-talking scammer to reach you. Families often set this up for a parent first, because older adults are targeted more.

HEADS UP

Blocking can catch a call you wanted

Any spam blocker can now and then stop a real call, like a doctor's office or pharmacy that uses an unusual number. Add important numbers to your contacts, and check your voicemail and the app's blocked list now and then.

TIP

Your phone helps too

iPhones and Android phones have their own call screening and "silence unknown callers" settings. They work alongside ActiveArmor. Our guide to spam calls and robocalls covers them.

CHAPTER 17

ActiveArmor Advanced: Is It Worth Paying For?

ActiveArmor Advanced is the paid upgrade. AT&T raised its price on February 18, 2026, from $3.99 to **$7.00 a month for each phone line**. It renews every month until you cancel it.

What the extra money buys

- **Caller ID** for unknown numbers, and reverse number lookup.
- **Public Wi-Fi protection**: a VPN that scrambles your connection on coffee-shop and hotel Wi-Fi.
- **Safe browsing** warnings about risky websites.
- **Identity monitoring** with alerts about credit and financial activity.
- **Identity theft reimbursement**: AT&T lists coverage of up to one million dollars for losses from identity fraud, under its terms.

An honest way to decide

Probably skip it if…	You already pay for identity protection elsewhere (some banks, credit cards and insurers include it), you rarely use public Wi-Fi, and the free spam blocking is enough.
Maybe worth it if…	You want caller names for unknown numbers, travel with public Wi-Fi a lot, or want identity alerts and have nothing else.
Check first	On a four-line account, $7.00 a line is $28 a month. You can add it to just one line.

GOOD TO KNOW

Free identity steps cost nothing

A free credit freeze at each of the three credit bureaus (Equifax, Experian and TransUnion) stops most new-account fraud on its own. It's worth doing whether or not you buy Advanced.

TIP

How to cancel Advanced

If you decide it isn't for you, remove the add-on in the myAT&T app under your line's features, or in the ActiveArmor app's settings, then check your next bill to confirm it's gone.

CHAPTER 18

Scams That Pretend to Be AT&T

Because so many people have AT&T, scammers love to pretend to be AT&T. The goal is always the same: get your money, your account password, a code from your phone, or your phone number itself.

The ones to know

What you see	What it really is
A text: "Your AT&T payment failed. Update your card here."	A fake link to a look-alike page that steals your card details.
A text or email about AT&T rewards, points or a refund that's about to expire.	Bait to get you onto a fake page or to give personal details.
A caller "from AT&T fraud" who asks you to read back a code just sent to your phone.	The thief is signing in as you. The code is the last key he needs.
A caller offering a big discount if you "verify" your account passcode or PIN.	An attempt to take over your account or move your number.
Someone asking you to turn off Wireless Account Lock or dial *PORT.	An attempt to steal your number (Chapters 9 and 10).
A "technician" who wants you to pay by gift card, wire or cryptocurrency.	Always a scam. AT&T doesn't take payment that way.

The AT&T data breaches and the settlement

In 2024, AT&T announced two data breaches that exposed information about many current and former customers. A class-action settlement of **$177 million** followed. The deadline to file a claim was **December 18, 2025**, and it has passed. The court gave final approval, and payments to people who filed claims were expected to go out around the end of 2026 or early 2027.

SCAM ALERT

Settlement scams

You can't file a new claim now, so any text, email or call offering to "sign you up" for AT&T settlement money is fake. A real settlement never asks you to pay a fee or give your bank password to receive money. If you filed a claim, look only for messages from the official settlement administrator, and check its website by typing the address yourself.

HEADS UP

After any breach, expect smarter phishing

Scammers who have leaked details may know your name, address or account number. Knowing those facts doesn't make a caller real. Turn on Wireless Account Lock (Chapter 9) and set a fresh account passcode (Chapter 10).

The safe habit

1. Don't tap the link, call the number in the message, or stay on the line.
2. Open the **myAT&T** app yourself, or call AT&T at **800.331.0500** (or dial **611** from your AT&T phone).
3. If the problem is real, it will be on your account. If it isn't there, it was a scam.
4. Forward the scam text to **7726** (Chapter 19), then delete it.

FROM BILL

Not sure? Ask me first

If something that claims to be from AT&T worries you, you're welcome to call me before you do anything. Chapter 29 explains how.

CHAPTER 19

Reporting Spam Texts & Fraud

Forwarding a junk text to AT&T helps AT&T block the same message for other customers. It's free and takes a few seconds.

Forward a spam text to 7726

1. Don't reply, and don't tap any link in the message.
2. **iPhone:** touch and hold the message, tap **More**, tap the forward arrow, type **7726** as the recipient and send.
3. **Android:** touch and hold the message, choose **Forward** (it may be under the three-dot menu), send it to **7726**.
4. AT&T texts back asking for the number the junk text came from. Reply with that number.
5. Delete the original message.

GOOD TO KNOW

Why 7726?

On a phone keypad, 7726 spells SPAM. Texts forwarded to 7726 are free for AT&T customers.

Other places to report

- **Fraud calls and texts**: the FTC at **ReportFraud.ftc.gov**.
- **Unwanted calls even though you're on the Do Not Call list**: **DoNotCall.gov**.
- **Phone company problems** you can't sort out with AT&T: the FCC Consumer Help Center at **consumercomplaints.fcc.gov**.
- **If you lost money**: call your bank first, then report it to the FTC and your local police.

WHAT THIS DOES FOR YOU

What this does for you

Every report makes the scam a little harder for the next person. And getting the message out of your inbox means nobody in the house taps it by accident later.

PART 6

Phones, Lines & Protection

Adding a line for a family member, upgrading and trading in, moving to a new phone with eSIM, and deciding whether AT&T Protect Advantage is worth it.

CHAPTER 20

Adding a Line

Adding a line puts another phone number on your account: for a spouse, a grandchild or a parent. Because AT&T prices drop per line as you add more, a second line often costs much less than the first.

Before you add one

- Decide who pays. Whoever owns the account is responsible for every line on it.
- Decide on a phone: a new one from AT&T, or one the person already owns ("bring your own phone"). An older phone may need to be unlocked from another carrier first.
- Turn off **Wireless Account Lock** for the account first (Chapter 9). It blocks new lines. Turn it back on afterward.
- Expect a one-time **activation fee of $35** per new line, as listed on AT&T's fee schedule, unless an offer waives it.

Adding a line in the app

1. Open the **myAT&T** app and go to **Shop**, or to your wireless services.
2. Choose to **add a line**.
3. Pick a new phone or choose to bring your own. For your own phone, the app checks that it works on AT&T.
4. Choose a plan for the new line, if asked.
5. Review the new monthly total and any one-time charges, then confirm.
6. Activate the phone when it arrives, or follow the steps for an eSIM (Chapter 22).

WHAT THIS DOES FOR YOU

What this does for you

Putting a parent or grandchild on your account can cost less than a separate plan, and you can see their bill and help them with problems from your own app.

HEADS UP

One account, one bill, one responsibility

If you add someone and later want them off, they'll need to move their number to their own account or a new carrier. Talk about that before you add them.

TIP

A smartwatch or tablet is a line too

A watch or tablet with its own cell service is a separate line with its own monthly charge. Some top plans include one; ask before you add a gadget.

CHAPTER 21

Upgrades, Installments & Trade-Ins

Most people now pay for an AT&T phone in monthly installments on the bill, often over **36 months**. AT&T's best deals usually combine those installments with a trade-in and monthly bill credits.

How the deals really work

- The phone's full price is split into monthly installments on your bill.
- A promotion gives you a **bill credit** each month that cancels out some or all of the installment.
- The credits are spread over the whole installment period. They usually start within a few bills, with catch-up credits for the months you missed.
- If you pay off the phone early, cancel the line, or sometimes change to a lower plan, the remaining credits stop.
- Expect a one-time **upgrade fee** ($35 on AT&T's fee schedule) and sales tax on the phone's full price, unless an offer covers it.

HEADS UP

A "free" phone ties you to AT&T for years

A phone that's "free with trade-in" is usually free only if you keep the line, on a qualifying plan, for the full 36 months. That's fine if you're happy with AT&T. Just know it before you sign.

Checking your upgrade and payoff

1. Open the **myAT&T** app and tap the line with the phone.
2. Look for the device details or installment information.
3. You'll see how many payments are left and the remaining balance, and whether the line is eligible to upgrade.

Before you trade in a phone

1. Back up the phone (iCloud on an iPhone; Google backup on Android).
2. Turn off **Find My** on an iPhone, or remove your Google account on Android. A phone still linked to your account can't be traded in.

3. Erase the phone: on an iPhone, **Settings** > **General** > **Transfer or Reset iPhone** > **Erase All Content and Settings**; on Android, use **Factory data reset** in Settings.
4. Take out any physical SIM card.
5. Send or drop off the phone the way your offer says, and keep the receipt or tracking number.

TIP

Watch for the trade-in credit

Check your bills for the trade-in credit. If it doesn't appear within a few bills, contact AT&T with your receipt or tracking number.

GOOD TO KNOW

Upgrade-anytime programs

AT&T has offered paid add-ons, such as **AT&T Next Up Anytime**, that let you upgrade sooner for an extra monthly fee. That fee doesn't pay down your phone. Most people don't need one.

CHAPTER 22

eSIM & Moving to a New Phone

A SIM is what tells AT&T which phone owns your number. Newer phones use an **eSIM**, a digital SIM built in, instead of a little plastic card. U.S. iPhones from the iPhone 14 on have no SIM card slot at all.

Moving your number to a new iPhone

1. Turn off **Wireless Account Lock** first (Chapter 9). It blocks SIM changes.
2. Keep your old iPhone nearby, turned on, with Bluetooth on.
3. During the new iPhone's setup, choose to transfer your cellular plan when it's offered. Or later, go to **Settings** > **Cellular** > **Add eSIM** and choose to transfer from a nearby iPhone.
4. Follow the prompts on both phones. The old phone loses service when the transfer finishes.
5. Make a test call, then turn Wireless Account Lock back on.

Android phones and other cases

Many Android phones can transfer an eSIM during setup too, and the screens vary by brand. If the transfer doesn't work, or you're moving from a phone with a plastic SIM card, AT&T can activate the eSIM through the myAT&T app, on att.com or in a store.

WHAT THIS DOES FOR YOU

What this does for you

With eSIM, there's no tiny card to lose or fumble with. Your number can move to a new phone in a few minutes, at home.

SCAM ALERT

Nobody needs your eSIM QR code

AT&T may give you a QR code to set up an eSIM. Anyone who has that code can put your number on their phone. Never send a photo of it to anyone, and never scan a QR code someone texted you claiming to be from AT&T.

HEADS UP

Lost service after a new phone?

If your old phone shows SOS or No Service after a transfer, that's normal: the number now lives on the new phone. If the **new** phone also has no service, restart it, then contact AT&T.

CHAPTER 23

AT&T Protect Advantage: Phone Insurance

AT&T Protect Advantage is AT&T's monthly protection plan for loss, theft, damage and breakdowns. It's added to your bill and charged every month until you remove it.

What it costs, as of November 2026

Option	Price
Protect Advantage for 1 (one phone)	**$16, $19 or $25** a month, depending on your phone model
Protect Advantage Multi-Device (up to several devices)	$50 a month, rising to **$55** from November 17, 2026
Deductible (what you pay per claim)	Depends on the phone and the kind of claim; check before you file

How to decide

- Add up a year of the monthly fee and compare it with the cost of repairing or replacing your phone.
- Check your credit card. Some cards cover phone damage or theft when you pay your phone bill with that card.
- Apple's AppleCare+ and Samsung Care+ are alternatives for their own phones.
- If you've had your phone for years without trouble and could afford a replacement, you may prefer to skip it and put the money aside.

WHAT THIS DOES FOR YOU

What this does for you

For someone who drops phones, or a grandchild with a brand-new phone, it turns a scary repair bill into a known, smaller cost. For careful users, removing it can save $200 or more a year.

HEADS UP

Check before you remove it

Some protection plans can only be added within a short time after you get a phone. If you remove it, you may not be able to add it back later for that phone.

TIP

Filing a claim

Claims are handled through AT&T's protection partner online. Start from the protection section of the myAT&T app or att.com, so you know you're on the real site.

PART 7

Travel & Outages

Using your phone in Canada, Mexico and overseas without a shock on the bill, and getting a credit when AT&T's network goes down.

CHAPTER 24

Canada & Mexico

Good news for snowbirds and border-crossers: AT&T's current unlimited plans let you talk, text and use data in **Canada and Mexico** as part of your plan, with no daily charge.

Before you cross the border

1. Check your plan name (Chapter 12). The Value, Extra, Premium and Elite 2.0 plans include Canada and Mexico.
2. On an **older plan**, look in your plan details or ask AT&T. If it isn't included, you'll pay the International Day Pass rate (Chapter 25) or pay-per-use rates.
3. Make sure **data roaming** is on in your phone's settings, or your data won't work across the border.
4. Write down AT&T's number, **800.331.0500**, in case you need help while you're away.

GOOD TO KNOW

Long stays

Plans that include Canada and Mexico are meant for travel, not for living there. If you spend months at a time in either country, ask AT&T whether your usage fits the plan's terms.

WHAT THIS DOES FOR YOU

What this does for you

A winter in Arizona with a day trip to Mexico, or a fall drive to Niagara Falls, works the same as at home, with no extra charge on most current plans.

CHAPTER 25

Overseas: The International Day Pass

For trips beyond Canada and Mexico, AT&T's main option is the **International Day Pass**. It lets you use your own plan's talk, text and data in more than 210 destinations, for a daily fee.

What it costs, as of November 2026

Who	Daily fee
First line	**$12** for each day you use your phone abroad (on land or on a plane)
Each extra line on the account	**$6.00** a day, for lines used that same day
Most you'll pay	10 daily fees per line, per bill period. After that, the rest of that bill period is free in Day Pass destinations.
On a cruise ship at sea	$20 a day per line, a separate rate

Turning it on before you go

1. Open the **myAT&T** app, go to your line, and look for **International** or **Travel**.
2. Add the **International Day Pass** to each line that's traveling.
3. Check that the country you're visiting is on the list.
4. Abroad, you're only charged on days you make or take a call, send a text or use data. Days the phone sits idle cost nothing.

HEADS UP

A quiet phone can still use data

Phones check email and update apps in the background. That counts as using data and can start a $12 day. On days you don't need the phone, turn on **Airplane Mode**, then turn Wi-Fi back on if you want hotel Wi-Fi.

WHAT THIS DOES FOR YOU

What this does for you

With the 10-day cap, even a long trip has a known top price for each line. No four-figure surprise bills.

Ways to spend less

- Use Wi-Fi at your hotel for video calls, maps and photos.
- Only turn on the Day Pass for the person who really needs the phone.
- For a long trip, compare a local or travel eSIM for data. That's a separate service from AT&T.

TIP

On a cruise

A ship's own network is often very expensive. Before you board, decide whether to use the ship's Wi-Fi package, or keep the phone in Airplane Mode at sea and use it only in port.

CHAPTER 26

Outages & the AT&T Guarantee Credit

Every network goes down now and then. AT&T's **AT&T Guarantee** promises a bill credit for some larger wireless outages.

When you get a credit

- The outage must be a single incident affecting a group of AT&T towers, and your phone must have been connected to one of them.
- You must lose service for at least **60 minutes in a row**.
- The credit is worth a full **day** of your wireless service, worked out from your plan price (not taxes, fees, phone payments or add-ons). Longer outages earn more, up to a month's plan price.
- Outages AT&T can't control, such as natural disasters, aren't covered.
- AT&T Prepaid and some special plans aren't included.

How you get it

1. AT&T finds the eligible lines and tells the account holder by text or email.
2. The credit shows up on your bill within one or two bill cycles.
3. If you think you qualify and got nothing, call AT&T or visit a store and ask.

SCAM ALERT

Fake outage credit texts

After big outages, scammers send texts like "Claim your AT&T outage credit here." A real credit is applied to your bill; you never have to tap a link or give card details to get it.

If your phone has no service

1. Restart the phone.
2. Check whether others nearby on AT&T also have no service. If they do, it's probably an outage.
3. Connect to Wi-Fi and turn on **Wi-Fi Calling**, which may let you call and text.
4. Check the myAT&T app over Wi-Fi for outage information.

5. If only **your** phone is out and nothing fixes it, it could be a SIM swap (Chapter 11). Call AT&T from another phone.

STAY SAFE

911 in an outage

If your phone shows SOS, you may still be able to reach 911 through another carrier's network. Try it in a real emergency, even when ordinary calls fail.

PART 8

Help, Leaving & Your Cheat-Sheet

How to reach AT&T, how to leave without losing your number, when it's worth calling Bill, and one page that sums up the whole guide.

CHAPTER 27

Getting Help from AT&T

AT&T offers help in the app, by phone and in stores. Here's how to reach a person and make the call count.

The official ways to reach AT&T

Way	How
From any phone	**800.331.0500**
From your AT&T phone	Dial **611**
In the app	The **Support** area of myAT&T, with help articles and chat
Lost or stolen phone	**att.com/suspend**, or call the number above
Spam texts	Forward to **7726** (Chapter 19)
In person	An AT&T store. Bring a photo ID.

Before you call

- Have your mobile number, a recent bill and your account passcode handy.
- Write your question down in one or two sentences.
- Keep a pen ready. Write down the date, the name of the person you speak with and what they promise.
- If they promise a credit, ask, "When will I see that on my bill?" and check that it arrives.

TIP

Ask for it in writing

If a representative changes your plan or promises a credit, ask for a confirmation by text or email. It's much easier to fix a mistake when you have it in writing.

STAY SAFE

Search results can lie

Scammers post fake "AT&T support" numbers online and buy ads above the real results. Use the numbers above, or the one printed on your bill.

CHAPTER 28

Leaving AT&T & Canceling Service

If you find a better fit elsewhere, you can take your phone number with you. The new carrier does most of the work. The key is to do things in the right order.

Before you switch

1. **Check what you still owe on your phones.** When you leave, any remaining installment balance usually comes due, and promotional bill credits stop (Chapter 21).
2. **Unlock your phone** if you plan to keep using it. Once it's paid off, request an unlock at **att.com/deviceunlock**.
3. **Turn off Wireless Account Lock** in the myAT&T app (Chapter 9). It blocks number transfers.
4. **Get your Number Transfer PIN** (Chapter 10). It lasts 4 days.
5. **Have your AT&T account number ready.** It's on your bill and in the app.

Making the move

1. Sign up with the new carrier and tell them you want to keep your number.
2. Give them your AT&T account number and Number Transfer PIN.
3. Wait for the new phone or SIM to activate. The transfer usually finishes within hours.
4. Once your number works with the new carrier, that line's AT&T service ends on its own.
5. Watch for a final AT&T bill, and pay it.

HEADS UP

Don't cancel first

If you call AT&T and cancel **before** the transfer finishes, you can lose your phone number for good. Let the new carrier move it, and the AT&T line closes automatically.

Canceling without keeping the number

If you simply don't need a line anymore, such as a phone for someone who has passed away or moved to their own plan, call AT&T or visit a store. Ask what you'll owe on the final bill and whether any credits will stop. For a loved one's line, AT&T may ask for documents; ask what they need before you go.

WHAT THIS DOES FOR YOU

What this does for you

Following these steps in order means you keep the number your doctors, friends and bank know, and you don't end up with a surprise balance months later.

CHAPTER 29

When to Call Bill

I wrote this guide so you can handle most AT&T tasks yourself. But sometimes it's simply easier to have someone patient sit with you. Here's my honest advice on when a hand is worth it.

Times it's well worth a call

- **Your bill has crept up** and you can't tell why. My **Phone & Internet Bill Check-Up** goes through your phone and internet bills line by line, and lays out your options, including staying put.
- **Locking down your account**: Wireless Account Lock, a new passcode and ActiveArmor, all in one visit.
- **A new phone**: moving photos, contacts and the eSIM over, and erasing the old phone before a trade-in.
- **Spam calls that won't stop**: ActiveArmor plus your phone's own call screening.
- **Before a trip abroad**: checking your plan, the Day Pass and your phone's settings.
- **Something feels off**: a text, call or email that says it's from AT&T. Ask before you act.

What working with me is like

I work at your pace, in your home here in Portage County or over a remote session, and I explain each step in plain words. I've been doing this kind of work for more than 30 years. I don't sell phones or plans, and I'll tell you honestly when the right answer is simply to call AT&T.

FROM BILL

How to reach me

Call **(330) 200-8042** or book a time at **billshometech.com/book**. My help is **$49 remote · $99 in your home**. This guide is yours to keep and share, and no question is too small.

GOOD TO KNOW

You may meet Sophie

When you call or visit billshometech.com, you may be greeted by **Sophie**, my AI receptionist. She can answer quick questions and help you book a time. The help itself always comes from me.

Thank you for reading. A little care with your phone account goes a long way, and I'm only a phone call away.

— Bill

CHAPTER 30

Your AT&T Cheat-Sheet

The whole guide on one page. Print it and keep it with your important papers.

The essentials

Topic	What to remember
AT&T help	800.331.0500, or 611 from your AT&T phone.
Wireless Account Lock	App: **Services** > **Mobile Security** > **Wireless Account Lock**. Free. Turn it on; turn it off only yourself, to upgrade, add a line or switch.
Number Transfer PIN	Only when switching carriers. App: profile > Settings > Transfer phone number, or dial *PORT. Lasts 4 days.
AutoPay discount	$10 a line from a bank account or the AT&T Points Plus Card; $5.00 from a debit card. Needs paperless billing too.
Fee to know	Administrative & Regulatory Cost Recovery Fee: $4.99 a line since August 5, 2026.
Spam calls	Free ActiveArmor app. Advanced is $7.00 a line a month.
Spam texts	Forward to 7726, then delete.
Travel	Canada and Mexico included on current unlimited plans. Overseas Day Pass $12 a day, $6.00 extra lines, max 10 days per bill period.
Outages	AT&T Guarantee: a day's credit after a qualifying outage of 60+ minutes.

Write it down once

Keep handy	
My AT&T plan (each line)	_____
Account holder	_____
Where my account passcode is kept	_____
Monthly total I expect	_____
Phones still being paid off (months left)	_____
Add-ons I pay for (Turbo, Protect Advantage, ActiveArmor Advanced)	_____
Wireless Account Lock is on (date)	_____
Bill's number	(330) 200-8042

When something's wrong, in order

1. Don't tap links or call numbers from the text, email or call that worried you.
2. Open the myAT&T app yourself and look at your account and bill.
3. Phone suddenly says No Service or SOS and nobody else's does? Call AT&T from another phone right away (Chapter 11).
4. Bill higher than usual? Compare it with last month's, section by section (Chapter 7).
5. Too many spam calls? Set up ActiveArmor (Chapter 16).
6. Still stuck? Call Bill at (330) 200-8042.

SCAM ALERT

The golden rule

Nobody real asks you to read back a code sent to your phone, turn off Wireless Account Lock, or pay with gift cards. When in doubt, hang up and call AT&T on a number you looked up yourself.