BILL'S HOME TECH
Home & Small Business Tech Solutions

BILL'S COMPLETE MANUALS

Buying Your Own Modem & Router

Ending equipment rental fees, choosing gear that works with your internet company, and switching over without a hitch

A plain-English guide to owning your internet equipment

Check first, buy once, return the rental

Written for you by Bill — Bill's Home Tech

(330) 200-8042 · BillsHomeTech.com

For cable, fiber, 5G and DSL home internet in the U.S. · facts current November 2026

What's Inside

This is your guide to owning your internet equipment. Many internet companies charge every month for the modem or Wi-Fi router they lend you. Buying your own can end that fee, but only if you buy the **right** equipment for **your** company and plan, and return the rented box properly. Some services don't let you replace their box at all. This guide walks you through checking first, choosing well, switching over and making sure the charge actually disappears. Read it in any order; there's no test.

Part 1 — Getting Started

1 A Note from Bill
2 Modem, Router or Gateway: The Boxes in the Corner
3 Will Owning Your Equipment Save You Money?
4 The Words You'll See

Part 2 — Check Your Internet Company First

5 Reading Your Bill and Broadband Label
6 If You Have Spectrum
7 Xfinity and Other Cable Companies
8 If You Have Fiber
9 5G Home Internet and DSL
10 Do You Have Phone Service Through Your Internet?

Part 3 — Choosing the Right Equipment

11 DOCSIS in Plain English
12 Checking the Approved List
13 Choosing a Router
14 One Box or Two?
15 Buying a Router in 2026: The FCC Rule
16 Where to Buy and What to Avoid

Part 4 — Swap Day

17 Before Swap Day: Your Checklist
18 Connecting the New Modem
19 Activating with Spectrum
20 Activating with Xfinity and Other Companies
21 Setting Up the New Router
22 Getting Every Device Back Online

Part 5 — Returning the Rental and Fixing Problems

23 Returning the Rented Equipment

24 Checking Your Next Bill
25 No Internet After the Swap
26 Slower Than Before?
27 Scams Around Modems and Activation

Part 6 — When to Call Bill & Your Cheat-Sheet

28 When to Call Bill
29 Your Own-Equipment Cheat-Sheet

PART 1

Getting Started

The boxes in the corner, what they cost you, and whether owning them is worth it in your situation.

CHAPTER 1

A Note from Bill

Hello, and welcome. Maybe you looked closely at your internet bill and spotted a monthly charge for equipment. Maybe a relative said, "You should just buy your own modem." Or maybe your old box is slow and you're wondering whether a new one would help. Whichever it is, this guide is for **you**.

I'm Bill. Helping folks feel at home with their technology is what I do every day, and I wrote this guide the way I'd explain it at your kitchen table: slowly, in plain English, and honestly. Sometimes buying your own equipment saves real money. Sometimes it saves nothing at all. I'll help you tell which.

What this guide will do for you

- Explain the difference between a **modem**, a **router** and a **gateway**.
- Help you find out **what you're paying** for equipment now, and whether owning would change it.
- Show you how to check your internet company's **approved equipment list** before you spend a penny.
- Walk through **swap day**: connecting, activating and getting every device back online.
- Make sure you **return the rented box** and the fee comes off your bill.

WHAT THIS DOES FOR YOU

Why this matters

A rental fee of a few dollars a month adds up over the years. And knowing exactly what's in your home, and who owns it, makes every future internet problem easier to sort out.

The one rule

Check before you buy. Every internet company has its own rules about which equipment it will connect. A modem that's perfect for one company may not work at all with another. Everything else in this guide builds on that.

If you get stuck at any point, stop and call me at **(330) 200-8042**.

— Bill

CHAPTER 2

Modem, Router or Gateway: The Boxes in the Corner

Most homes have one or two boxes where the internet comes in. Knowing which is which is the key to this whole subject.

Box	What it does
Modem	Brings the internet into the house from your provider's line (coaxial cable, phone line or fiber). It has one or two network ports and usually no Wi-Fi of its own.
Router	Shares that internet with your devices, by Wi-Fi and by cable. It plugs into the modem.
Gateway (combo)	A modem and a router built into one box. Many internet companies rent these out.
Fiber terminal (ONT)	On fiber service, the small box where the fiber line ends. It belongs to the provider and stays put.
5G gateway	For 5G home internet: one box with a cellular radio, modem and Wi-Fi together.

TIP

How to tell what you have

Look at the label. A box with a round, screw-on coaxial cable going in is a cable modem or gateway. If it also has a Wi-Fi name and password printed on it, it's a gateway. The *Internet & Modems Explained* manual has pictures and more detail.

GOOD TO KNOW

Which one can you replace?

With most cable internet, you can replace the modem, the router, or both. With fiber and 5G home internet, the provider's box usually has to stay, but you can often add your own router behind it. Part 2 sorts this out company by company.

WHAT THIS DOES FOR YOU

What this does for you

Once you know which box does what, you can read your bill, talk to your internet company and shop for equipment with confidence.

CHAPTER 3

Will Owning Your Equipment Save You Money?

Here's the honest math. It depends entirely on what your internet company charges now, and for which box.

Situation	Will buying save money?
You pay a monthly fee to rent a modem or gateway	Often yes. The fee goes away once you return it.
You pay a monthly fee only for Wi-Fi (the router)	Yes, if you buy your own router and the company lets you drop that fee.
Your plan includes the equipment at no extra charge	No. You'd be spending money to replace free gear.
Fiber or 5G service where the box must stay	Usually no. You might add a router for better Wi-Fi, not savings.

A simple break-even check

1. Find the monthly equipment charge on your bill (Chapter 5, *Reading Your Bill and Broadband Label*). Write it down.
2. Price the equipment you'd need to buy.
3. Divide the price by the monthly fee. That's how many months until it pays for itself.
4. Most good equipment lasts several years. If it pays for itself in a year or two, it's usually worth it.

GOOD TO KNOW

An example with round numbers

If you pay $10 a month for a Wi-Fi router, a $120 router pays for itself in 12 months. After that, the $10 stays in your pocket every month you keep it.

HEADS UP

Owning means you're the support desk

When you own your equipment, your internet company will usually only support its own gear. If your modem breaks, you replace it. That's a fair trade for many people, but it's worth knowing.

Checked against Spectrum's support page "Using your own equipment on our network" on November 13, 2026.

CHAPTER 4

The Words You'll See

A short glossary. Come back whenever a word on a box, a bill or a website puzzles you.

Word	What it means
ISP	Internet service provider: your internet company, such as Spectrum, AT&T or T-Mobile.
Rental / lease fee	A monthly charge for equipment the ISP lends you.
Customer-owned equipment	A modem or router you bought yourself.
Approved (or compatible) list	The ISP's list of models it will activate on its network.
DOCSIS	The standard cable modems use. Versions 3.0, 3.1 and 4.0; higher is newer.
Activation	Telling the ISP about your new modem so it switches the service over.
MAC address	A 12-character ID code on the modem's label that the ISP uses to activate it.
Bridge / IP passthrough	A setting that makes a gateway pass the internet straight to your own router.
Mesh	A router system with several units that spread Wi-Fi around a big house.
Wi-Fi 6, 6E, 7	Generations of Wi-Fi. Newer is faster and handles more devices.
Broadband label	A standard "nutrition label" ISPs must show, listing prices and fees.

PART 2

Check Your Internet Company First

Reading your bill, and what Spectrum, cable companies like Xfinity, fiber, 5G and DSL services allow you to do.

CHAPTER 5

Reading Your Bill and Broadband Label

Before you shop, find out exactly what you pay for equipment today. It's usually a separate line on your bill.

1. Get your latest bill, on paper or in your provider's app or website.
2. Look for lines with words like **Equipment**, **Modem**, **Gateway**, **WiFi** or **Router**.
3. Write down each charge and what it's for.
4. If you can't tell what a charge is, call the number on the bill and ask, "What equipment am I renting, and what does each piece cost per month?"

The broadband label

The FCC requires internet companies to show a **Broadband Facts** label for each plan, much like a food label. It must list monthly fees, including equipment rental, and one-time charges such as buying a modem. You'll find it on the company's website where plans are sold, and often in your online account.

Checked against the FCC's Broadband Consumer Labels pages and glossary on November 13, 2026.

TIP

Ask about the router fee separately

Some companies include the modem free but charge for Wi-Fi. Others charge for a combined gateway. Knowing which you pay for tells you whether to buy a modem, a router, or both.

GOOD TO KNOW

Your rights if you use your own gear

Under the Television Viewer Protection Act, a provider may not charge you an equipment fee for a device you supply yourself, or for a rented device after you've returned it.

Checked against the FCC's order FCC 23-52 describing the Television Viewer Protection Act's equipment-fee rule on November 13, 2026.

CHAPTER 6

If You Have Spectrum

Spectrum is the cable internet company many Northeast Ohio households use, so it gets its own chapter. Its rules are clear once you lay them out.

Item	What Spectrum says
The modem	Spectrum includes a modem with its Internet plans at no extra cost.
The Wi-Fi router	Spectrum's Advanced WiFi is $10 a month, or included with Internet 1 Gig and higher (and with bundles). Prices can vary; check your own bill.
Your own modem	Allowed if it's on Spectrum's approved list, and only on non-symmetrical speed tiers (plans where upload is slower than download).
Spectrum Home Phone	Doesn't work with customer-owned modems. Keep Spectrum's modem if you have Spectrum Home Phone.
Support	Spectrum's technicians support only Spectrum-provided equipment.

Checked against Spectrum's support page "Using your own equipment on our network" on November 13, 2026.

Checked against Spectrum's Internet and Advanced WiFi pages on November 13, 2026.

What that means for your wallet

- Because the modem is free, buying your own **modem** usually saves nothing with Spectrum.
- If you pay for **Advanced WiFi**, buying your own **router** and returning Spectrum's router can save that monthly fee.
- If your plan already includes Advanced WiFi, there's no fee to save, though you might still want your own router or mesh for better coverage.

TIP

Your own router with Spectrum's modem

Spectrum says you can often use your own router; check that it meets the minimum requirements for your plan's speed. A good router plugged into Spectrum's free modem is a common, tidy setup. The *Spectrum Internet* manual covers Spectrum's own equipment and app.

HEADS UP

Apartment buildings

Some apartment and condo properties are "Spectrum-Ready" buildings where Spectrum's own equipment is required, and customer-owned equipment won't work. If you live in one, ask Spectrum before buying anything.

Checked against Spectrum's support page "Next Steps to More Reliable Internet Connectivity" on November 13, 2026.

CHAPTER 7

Xfinity and Other Cable Companies

If you have Xfinity (Comcast), Cox or another cable company, perhaps at a second home or for a family member elsewhere, the idea is the same: use the company's own compatibility tool, then buy.

Xfinity

- Xfinity's equipment page lists a gateway rental at **$15 a month** (plus taxes and fees). Some plans include equipment, so check your bill.
- Xfinity's **My Device Info** site, **mydeviceinfo.xfinity.com**, shows which modems work with your address and speed.
- If you use Xfinity Voice (home phone), you need a modem approved for voice.
- Xfinity recommends returning its gateway at a store so the rental charge is removed from your account.

Checked against Xfinity's Home Phone equipment page and Xfinity community staff guidance on My Device Info on November 13, 2026.

HEADS UP

Bundles can change the math

Xfinity sells some plans that bundle the gateway with unlimited data. Dropping the gateway can change what you pay for data. Ask Xfinity what your bill would be with your own modem before you buy.

Other cable companies

Search for your company's name plus "approved modems" and use the page on the company's **own** website, not a store's list. Or call the number on your bill and ask, "Which modem models can I buy for my plan?"

CHAPTER 8

If You Have Fiber

Fiber internet, such as AT&T Fiber, comes into the house on a thin glass line, not a coaxial cable. The rules are different, and in most cases you can't replace the provider's box.

Provider	What to know
AT&T Fiber	AT&T's plans list no equipment fees; its Wi-Fi gateway (the All-Fi Hub on current plans) is included. If you cancel, it must be returned within 21 days or a non-return fee applies.
Spectrum fiber	Spectrum says its Optical Network Unit stays plugged in at the home and should not be returned.
Other fiber providers	Usually provide the fiber terminal and often a router. Ask whether you may use your own router.

Checked against AT&T's Fiber plan pages and Spectrum's equipment-return page on November 13, 2026.

GOOD TO KNOW

Adding your own router to fiber

With many fiber services you can plug your own router or mesh system into the provider's box to get better Wi-Fi. With AT&T, people usually do this with the gateway's **IP Passthrough** setting. It improves coverage, but it doesn't remove a fee, because there usually isn't one.

TIP

So is there anything to save?

If your fiber bill has no equipment fee, there's nothing to save. Only buy a router if the Wi-Fi doesn't reach where you need it.

CHAPTER 9

5G Home Internet and DSL

5G home internet from T-Mobile or Verizon uses a cellular signal, and comes with its own gateway. DSL, over a phone line, is less common now but still out there in rural areas.

5G home internet

- T-Mobile says its Home Internet service only works with gateways T-Mobile provides. You can't replace it.
- T-Mobile does let you connect your own router to the gateway's Ethernet port. T-Mobile says the gateway's Wi-Fi broadcast can be turned off in the T-Life app; some owners report the option isn't on every gateway.
- Verizon 5G Home also uses its own gateway. Adding your own router behind it is possible; check Verizon's current guidance for your model.

Checked against T-Mobile's support page on third-party equipment for Home Internet on November 13, 2026.

DSL

DSL modems are specific to the provider's technology. If you have DSL, ask the provider which modems are allowed before buying, and whether a rental fee is involved at all.

GOOD TO KNOW

Why add a router to a 5G gateway?

Not to save money; there's usually nothing to save. People add a mesh system when the gateway has to sit by a window for the best cell signal, far from where the family uses Wi-Fi.

TIP

More on 5G

If you're thinking about 5G home internet itself, the *T-Mobile & Verizon 5G Home Internet* manual covers it in depth.

CHAPTER 10

Do You Have Phone Service Through Your Internet?

This is the question people forget. If your home phone runs through your internet company, the phone usually plugs into the modem or gateway. Replace that box with the wrong one, and the phone goes quiet.

1. Look at your home phone's cord. Follow it. Does it plug into the modem or gateway?
2. Check your bill for a **Home Phone** or **Voice** line.
3. If yes, find out what your company requires before changing the modem.

Service	What it needs
Spectrum Home Phone	Not compatible with customer-owned modems. Keep Spectrum's modem.
Xfinity Voice	Needs a modem approved for voice (check My Device Info).
Other companies	Ask. Many require their own voice-capable modem.

Checked against Spectrum's support page "Using your own equipment on our network" on November 13, 2026.

STAY SAFE

Think about 911 and medical alerts

If your home phone, a medical alert system or a security alarm depends on that line, don't experiment. Keep the provider's modem, or get help. The *Home Phone Service* manual explains your options.

TIP

You can still save on Wi-Fi

Even if you keep the provider's modem for the phone, you may be able to drop a separate Wi-Fi router fee by using your own router.

PART 3

Choosing the Right Equipment

DOCSIS in plain English, checking the approved list, picking a router, combo or separate, the 2026 FCC router rule, and where to buy.

CHAPTER 11

DOCSIS in Plain English

Every cable modem box says **DOCSIS** followed by a number. It's the standard that lets a modem talk to your cable company's network. You only need to know three versions.

Version	What it means for you
DOCSIS 3.0	Older. Still on some approved lists, but being phased out by cable companies as their networks are upgraded. Avoid buying one new.
DOCSIS 3.1	Today's sensible choice for most cable plans, including gigabit plans.
DOCSIS 4.0	The newest. Cable companies are still rolling out the network side; retail models are just arriving. Only worth it if your company says you need it.

GOOD TO KNOW

Newer works on older networks

CableLabs, which writes the DOCSIS standard, builds each version to work with the one before. A DOCSIS 3.1 modem works on networks that haven't fully upgraded, and a 4.0 modem works on 3.1 networks; you just don't get the extra speed until the network catches up.

Checked against CableLabs' DOCSIS technology materials on November 13, 2026.

TIP

A good rule of thumb

Buy a DOCSIS 3.1 modem that's on your company's approved list for your plan's speed. That covers most homes for years to come.

HEADS UP

Don't buy an old 3.0 modem secondhand to save a few dollars

A cheap used DOCSIS 3.0 modem may stop being supported soon after you buy it. Spending a little more on 3.1 saves a second trip.

CHAPTER 12

Checking the Approved List

This is the most important step in the whole guide. Your internet company keeps a list of modem models it will connect. If a model isn't on the list, don't buy it.

1. Find your plan's name and speed on your bill (for example, "Internet Premier" or "500 Mbps").
2. Go to your company's **own** approved-equipment page. For Spectrum, it's the support page called **Using your own equipment on our network**. For Xfinity, it's **mydeviceinfo.xfinity.com**.
3. Find the section for your speed tier. Many lists are organized by speed.
4. Write down two or three approved model numbers, exactly as shown, letters and all.
5. When you shop, match the model number on the box exactly. "CM1000" and "CM1100" are different modems.

Checked against Spectrum's support page "Using your own equipment on our network" on November 13, 2026.

HEADS UP

"Minimally qualified" isn't the same as approved

Spectrum lists some modems as minimally qualified and says it recommends against them, because they haven't been tested to deliver full speed. Choose from the fully approved section.

TIP

When in doubt, call

Call the number on your bill and say: "I'd like to buy my own modem. Is the [model number] approved for my plan?" Write down the date and the name of the person you spoke to.

What to write down from the list

- The exact **model number** of two or three approved choices.
- The **speed tier** each one is approved for.
- Whether it's approved for **voice** (home phone), if you need that.
- The **date** you checked, since lists change.

GOOD TO KNOW

Store lists can be out of date

Store websites and boxes often say "Works with Spectrum" or "Xfinity certified." That's a good sign, but the internet company's own list is the one that counts.

CHAPTER 13

Choosing a Router

The router decides how good your Wi-Fi is around the house. Unlike modems, routers don't need your internet company's approval; any modern router works with any modem. What matters is the size of your home and how much you use the internet.

Your home	A sensible choice
Apartment or small single-story home	One Wi-Fi 6 or Wi-Fi 7 router.
Average two-story home	A good single router placed centrally, or a two-unit mesh system.
Large home, thick walls, finished basement	A mesh system with two or three units.

What to look for

- **Wi-Fi 6 or newer** (also written 802.11ax; Wi-Fi 7 is 802.11be).
- A **simple phone app** for setup and updates, from a well-known maker.
- **Automatic firmware updates**, so security fixes arrive without you remembering.
- Speed that at least matches your internet plan. A 500 Mbps plan doesn't need a top-of-the-line router.

GOOD TO KNOW

Brand-specific guides

If you're choosing between popular brands, the *eero* and *TP-Link Routers & Deco Mesh* manuals walk through those systems, and *Mesh Wi-Fi* and *Home Wi-Fi & Routers* cover the general ideas.

TIP

Keep the same Wi-Fi name and password

When you set up the new router, give it your old Wi-Fi name and password exactly. Most of your devices will reconnect by themselves.

CHAPTER 14

One Box or Two?

You can buy a separate modem and router, or a **combo** that does both in one box. Each has its place.

	Separate modem + router	Combo (modem-router)
Boxes and plugs	Two	One
Setup	Slightly more	Simpler
Upgrading later	Replace just the part that's outdated	Replace the whole thing
Mesh option	Easy: add any mesh system	Limited; some combos support it
If one part fails	Replace only that part	Replace the whole box

TIP

My usual suggestion

For most homes, a separate approved modem plus a good router or mesh system is the most flexible. When the Wi-Fi standard moves on, you replace only the router. A combo is fine when you want one box and a simple setup.

HEADS UP

Combos must be on the approved list too

Because a combo contains a modem, it has to be on your internet company's approved list, exactly like a standalone modem.

GOOD TO KNOW

Spectrum and combos

Spectrum has a support page about one-piece modem/router combos. Check it, and the approved list, before buying one.

CHAPTER 15

Buying a Router in 2026: The FCC Rule

In 2026 the FCC changed the rules for new home routers made outside the U.S. You may have seen headlines. Here's what it means for a shopper, in plain terms.

- On **March 23, 2026**, the FCC added consumer routers produced in foreign countries to its Covered List.
- **New** models on that list can't receive FCC authorization, so they can't be imported or sold, unless the maker receives a special conditional approval. The FCC has granted some.
- Models that **already** had FCC authorization can still be imported, sold and used. Stores can keep selling them.
- If you already own one, the FCC says you **don't need to do anything**.
- Under a waiver, these routers can keep getting basic software and firmware updates.

Checked against the FCC's FAQs on the Covered List update for routers produced in foreign countries on November 13, 2026.

TIP

What it means when you shop

Buy from a reputable store, choose a model from a well-known maker that's still getting firmware updates, and keep the receipt. There's no need to replace a router that's working and up to date.

GOOD TO KNOW

This is about routers, not modems

The March 2026 change covers consumer routers. Your modem still has to be on your internet company's approved list.

CHAPTER 16

Where to Buy and What to Avoid

Modems and routers are sold at electronics stores, big-box stores, warehouse clubs and online. A few habits keep you out of trouble.

- **Buy new, from a store with a clear return policy.** If the modem won't activate, you'll want to return it.
- **Check the exact model number** against your approved list before paying.
- **Keep the box and receipt** until everything has worked for a couple of weeks.
- **Watch the return window.** Do the swap soon after buying, not months later.
- **Be careful with used modems.** A used modem may still be registered to someone else's account, or be an older DOCSIS 3.0 model. If you buy used, make sure it's on the approved list and can be returned.
- **Skip the add-on warranty pitch** unless you truly want it. Read what it covers first.

HEADS UP

Look-alike listings

Online listings sometimes bury an older model under a newer model's photo, or say "compatible with Spectrum" for a model that isn't on Spectrum's list. Check the model number in the listing details.

GOOD TO KNOW

No affiliate links here

I don't recommend particular stores or earn anything from your purchase. Any approved model from a reputable seller will do the job.

PART 4

Swap Day

Preparing, connecting the new modem, activating it, setting up the router and getting every device back online.

CHAPTER 17

Before Swap Day: Your Checklist

Swap day goes smoothly when you have everything ready. Pick a time when nobody needs the internet for an hour or two, and during your internet company's phone hours, in case you need to call.

- Your internet company's **account number** and the account's phone number, from a recent bill.
- The new modem's **model number** and **MAC address** (on its label; Spectrum asks for the CMAC if there are two).
- Your current **Wi-Fi name and password**, written down exactly.
- A phone with **cellular data**, so you can get online while the home internet is off.
- A list of devices that use Wi-Fi: TVs, printer, doorbell, thermostat, smart plugs, medical devices.
- The rented equipment's **power cords**; they usually have to be returned too.

Checked against Spectrum's support page "Activating a Modem" on November 13, 2026.

TIP

Take a photo of the cables

Before unplugging anything, take a photo of how the cables connect now. If anything goes wrong, you can put the old setup back exactly as it was.

HEADS UP

Keep the old equipment until the new one works

Don't return the rented box until your new equipment has been working for a day or two.

CHAPTER 18

Connecting the New Modem

1. Unplug the power from the old modem or gateway, and from any router.
2. Unscrew the coaxial cable from the old modem and screw it firmly onto the new modem, finger-tight.
3. Connect the new modem's Ethernet port to your router's **Internet** or **WAN** port. If you have a combo, skip this step.
4. Plug in the new modem's power. Wait several minutes while its lights blink and settle.
5. Plug in the router.
6. Now activate the modem with your internet company (Chapter 19, *Activating with Spectrum* or Chapter 20, *Activating with Xfinity and Other Companies*). A new modem won't get online until the company knows about it.

TIP

Use the coaxial wall jack you already use

Connect the new modem to the same wall jack and cable the old one used. If you've used a splitter, try going straight to the wall jack instead; splitters can weaken the signal.

HEADS UP

Leave the old box unplugged

Don't plug the old gateway back in at the same time. Two modems on the same account can confuse the activation.

GOOD TO KNOW

Lights take a while

A brand-new modem can take ten minutes or more to finish its first startup, especially if it downloads an update from the network. Be patient before deciding it isn't working.

CHAPTER 19

Activating with Spectrum

Spectrum has to register your modem before it will work. You can do it online or by phone.

1. Have ready: the account's phone number or account number, your service ZIP code, the modem's maker and model, and its MAC address (or CMAC, if there are two).
2. With the modem connected, follow Spectrum's activation website, which Spectrum's **Activating a Modem** support page links to, and enter the details when asked.
3. If the activation site isn't working, Spectrum's page gives a phone line for activation: **(877) 309-5869**.
4. Spectrum checks that the modem meets its requirements during activation.
5. When it's done, restart the modem, wait for the lights to settle, and test a website.

Checked against Spectrum's support page "Activating a Modem" on November 13, 2026.

HEADS UP

Spectrum's own techs won't troubleshoot your modem

Spectrum says its technicians support only Spectrum-provided equipment. They'll still check your line and service, but problems with your own modem go to its maker.

Checked against Spectrum's support page "Using your own equipment on our network" on November 13, 2026.

TIP

Phone numbers from Spectrum only

Use only numbers printed on your Spectrum bill or shown on spectrum.net. Don't search for an "activation number" and call whatever comes up first.

CHAPTER 20

Activating with Xfinity and Other Companies

Every internet company has an activation process. The details differ, but the shape is the same.

1. Connect the new modem as in Chapter 18, *Connecting the New Modem*.
2. On a phone using cellular data, open your internet company's app or website and look for **Activate** or **Add a device**. Xfinity customers can use the Xfinity app.
3. Enter the modem's MAC address or scan its label when asked.
4. Wait for confirmation, then restart the modem and test a website.
5. If online activation doesn't work, call the number on your bill.

TIP

Ask for the charge to come off

While you have them on the phone, say: "I'm now using my own modem. Please confirm the equipment rental fee will stop, and tell me how to return your equipment." Write down the answer, the date and the name.

GOOD TO KNOW

Some companies charge an activation fee

A few providers charge for activation or for self-installation kits. Ask before you start, so there are no surprises on the bill.

HEADS UP

Same rule as before

Get activation numbers from your bill or the company's own website or app, never from a search ad.

CHAPTER 21

Setting Up the New Router

With the modem online, it's time for the router. Most current routers are set up with a free phone app from the maker.

1. Install the maker's app on your phone (for example, the eero app, or TP-Link's Deco or Tether app).
2. Make sure the router's Internet (WAN) port is connected to the modem and the router is powered on.
3. Follow the app's steps. It will find the router and check the internet connection.
4. When asked for a Wi-Fi name and password, type your **old** ones exactly, capital letters included.
5. Let the app finish and install any firmware update it offers.
6. Turn on automatic updates if the app offers them.

TIP

Using your own router with a gateway you're keeping

If you're keeping the provider's gateway (for phone service, fiber or 5G), plug your router into it and turn off the gateway's Wi-Fi if you can. Ask the provider about **bridge** or **IP passthrough** mode for the cleanest setup.

STAY SAFE

Set an admin password

Most router apps ask you to create an account or admin password. Make it unique and write it on the cheat-sheet at the end of this guide.

CHAPTER 22

Getting Every Device Back Online

If you reused your old Wi-Fi name and password, most devices reconnect on their own within a few minutes. Work down your device list and check each one.

1. Phones and tablets: open **Settings > Wi-Fi** and make sure they show your network.
2. TVs and streaming sticks: open a streaming app; if it says no connection, go to the TV's network settings.
3. Printer: print a test page. Printers are often the last to reconnect.
4. Smart doorbell, cameras, thermostat and plugs: check each in its own app.
5. Medical devices, alarms and anything that calls for help: check these carefully, and call the provider if unsure.

TIP

If you changed the Wi-Fi name

Each device needs to join the new network with the new password. The *Wi-Fi Passwords* manual shows how on phones, computers and TVs.

HEADS UP

Don't forget devices that call out

Medical alert systems, home security alarms and some home health monitors can use your internet. Make sure each one reports that it's connected.

WHAT THIS DOES FOR YOU

What this does for you

Ten minutes going down the list now saves the surprise of a doorbell that quietly stopped recording or a printer that won't print next week.

PART 5

Returning the Rental and Fixing Problems

Getting the rented box back to your provider, making sure the fee stops, and what to do when the new setup won't cooperate.

CHAPTER 23

Returning the Rented Equipment

The fee only stops for good once the company has its equipment back. Unreturned equipment can lead to a charge on your account, so this step matters.

Returning Spectrum equipment

1. Gather the modem or router **and its power supply**. Spectrum says power supplies must be returned too.
2. Take it to a **Spectrum Store**, or to **The UPS Store**. Tell the UPS associate it's a Spectrum equipment return; they package and ship it, and no packaging is required from you.
3. Get a **receipt** and keep it. It's your proof, and it lets you track the return.
4. If you can't get to a store, contact Spectrum about a home shipment return kit.

Checked against Spectrum's support pages on returning equipment and after disconnecting services on November 13, 2026.

HEADS UP

Call first, and check your local store

Spectrum suggests contacting it before returning equipment through UPS; its page lists **(866) 874-2389**. Spectrum also notes that select Spectrum Stores in Ohio no longer accept in-person equipment returns, so ask before you drive.

HEADS UP

Fiber: leave the ONU alone

If you have Spectrum fiber, Spectrum says the Optical Network Unit stays plugged in at the home. Don't return it.

Other companies

Most providers accept returns at their stores or through a shipping partner. Xfinity recommends returning its gateway at a store so the rental charge is removed. Whatever the company, ask how to return it, return everything they gave you, and keep the receipt.

CHAPTER 24

Checking Your Next Bill

Your first bill after the swap may still show part of the rental, for the days you had the old box. Look closely at the second bill too.

1. When the next bill arrives, find the equipment lines from Chapter 5, *Reading Your Bill and Broadband Label*.
2. A partial charge for the days before you returned the box is normal.
3. By the following bill, the rental line should be gone.
4. If it's still there, call the number on the bill. Have your return receipt and the notes from your activation call ready.

What a normal first bill looks like

Bill	What you might see
First bill after the swap	A partial rental charge for the days you still had the box.
Second bill	No rental line at all. If there's a Wi-Fi fee you dropped, that's gone too.
Any later bill	An "unreturned equipment" charge means the return wasn't recorded. Call with your receipt.

GOOD TO KNOW

The law is on your side

Under the Television Viewer Protection Act, a provider may not charge a rental fee for equipment you supplied yourself, or for its equipment after you've returned it. It may charge for the time you had its equipment, until it was returned.

Checked against the FCC's order FCC 23-52 describing the Television Viewer Protection Act's equipment-fee rule on November 13, 2026.

TIP

If a call doesn't fix it

Ask for a supervisor or the retention department, calmly and with your receipt in hand. If the charge still stays, you can file a complaint with the FCC at **consumercomplaints.fcc.gov**.

WHAT THIS DOES FOR YOU

What this does for you

A five-minute look at two bills makes sure the savings you planned for actually show up.

CHAPTER 25

No Internet After the Swap

Don't worry; this is common, and usually quick to fix. Work through these in order.

1. Wait. A new modem can take ten minutes or more on its first startup.
2. Check every cable: coaxial cable finger-tight, Ethernet from the modem to the router's **Internet** or **WAN** port.
3. Restart in order: unplug modem and router, wait a minute, plug in the modem, wait two minutes, then plug in the router.
4. Was the modem activated? If you're not sure, call your internet company and ask them to confirm it's registered to your account by its MAC address.
5. Is the model on the approved list for your plan? If not, it may never connect; return it.
6. Still nothing? Plug the old equipment back in, exactly as in your photo, to get back online while you sort it out.

TIP

Separate the two boxes

If you can, connect a computer straight to the modem with an Ethernet cable. If the computer gets online, the modem is fine and the problem is the router. If it doesn't, the issue is the modem or its activation.

What the modem's lights tell you

Every brand is different, so check the modem's quick-start sheet. As a general guide, steady lights for power, downstream (receive) and upstream (send) and an online or internet light mean the modem has connected. A light that keeps blinking for more than about fifteen minutes usually means the modem isn't activated or isn't getting a good signal from the wall.

HEADS UP

Don't factory-reset in a panic

Pressing a Reset button rarely helps here, and on a router it erases your new settings. Restart instead.

FROM BILL

When to call me

If you've gone through the list and you're still offline, call. Often it's one setting on a phone call with the internet company, and I'm glad to sit in on it.

CHAPTER 26

Slower Than Before?

If the internet works but feels slower than with the old equipment, here's what to check.

- **Test near the router first.** Run a speed test on a phone in the same room. If it's fast there, the issue is Wi-Fi coverage, not the modem.
- **Check the modem's speed tier.** Some approved lists split models by speed. A modem approved for a lower tier may hold back a faster plan.
- **Router placement.** Out in the open, central, not in a cabinet or on the floor.
- **Double routers.** If a provider gateway still has its router on, and your router is behind it, ask about bridge or passthrough mode.
- **Firmware.** Install any update the router's app offers.

TIP

Big house? Mesh

If the old rented gateway sat in one spot and the new single router does too, nothing changed for distant rooms. A mesh system is the fix for that.

GOOD TO KNOW

More help

The *Slow Internet? Speed Tests & Fixes* manual explains speed tests and the usual fixes step by step.

HEADS UP

Wired speed tests tell the truth

A speed test on a computer plugged into the router by cable shows what's coming into the house. If that's slow, call your internet company; if it's fast, focus on Wi-Fi.

CHAPTER 27

Scams Around Modems and Activation

Swapping equipment means calling phone numbers and searching for help, which is exactly where scammers wait. They pose as your internet company or as "router support."

SCAM ALERT

Fake activation and support numbers

Scammers place search ads and build websites that look like your internet company or a router maker. Get numbers only from your bill, the company's own app, or the website you typed in yourself.

SCAM ALERT

"Your modem is out of date" calls

A caller says your modem must be replaced or your service will stop, and asks for payment, gift cards or remote access to your computer. Hang up and call the number on your bill to check.

SCAM ALERT

Remote access requests

The FTC warns that tech support scammers want you to give them remote access to your computer or to pay them. A legitimate company won't call out of the blue and ask for either.

Checked against the FTC's consumer advice on tech support scams and paying scammers on November 13, 2026.

If you already paid or let someone in

1. Hang up and stop all contact.
2. If you paid by card, call the card company and ask about disputing the charge. Gift cards: call the card's company right away.
3. If they got into your computer, shut it down and have it checked before banking on it.
4. Change passwords for your internet account and email from a device you trust.
5. Report it at **ReportFraud.ftc.gov**.

Checked against the FTC's consumer advice on tech support scams and paying scammers on November 13, 2026.

FROM BILL

You're not foolish

These calls and sites are built to look official. If something feels off, call me before you pay anyone. The *Remote Support & Fake Tech Support* manual covers these scams in depth.

PART 6

When to Call Bill & Your Cheat-Sheet

When a hand saves worry, and the whole process on one page.

CHAPTER 28

When to Call Bill

This guide covers what you need to buy and install your own equipment. But part of being helpful is being honest about when a hand saves you time and worry. Here's when I'd pick up the phone.

Good reasons to call

- You'd like a second opinion on **whether buying will save money** on your bill.
- You want help **picking an approved model** for your plan.
- You have **home phone, a medical alert or an alarm** on your internet and want to be sure nothing breaks.
- You'd like someone on hand for **swap day** and the activation call.
- Your provider's **gateway has to stay** and you want your own router behind it, set up cleanly.
- The rental fee is **still on your bill** after you returned the equipment.

This pairs naturally with my Phone & Internet Bill Check-Up, where we go through your bills line by line for savings like this.

> FROM BILL
>
> **How to reach me**
>
> I'm Bill, and I bring 30+ years of professional experience to helping folks feel at home with their technology, right here in Portage County, Ohio. I don't sell equipment or earn anything from what you buy. $49 remote · $99 in your home. Call or text **(330) 200-8042**, or book at **billshometech.com/book**. If I'm with another client, Sophie, my AI receptionist, can answer simple questions and get you on my schedule.

Thank you for taking the time to learn this. Owning your equipment puts you in charge of your home internet, and now you know how to do it right.

— Bill

CHAPTER 29

Your Own-Equipment Cheat-Sheet

Keep this handy. The whole process, all in one place.

The steps

Step	What to do
1. Check the bill	Find each equipment charge. No charge? Nothing to save.
2. Check the rules	Phone service, fiber, 5G or symmetrical plan? Your provider's box may have to stay.
3. Check the list	Use your provider's own approved list for your speed tier. Match model numbers exactly.
4. Buy	New, from a store with a clear return policy. Keep the box and receipt.
5. Connect	Photo the old setup, swap cables, power up the modem, then the router.
6. Activate	Provider's website or app, or the number on your bill. Have the MAC address ready.
7. Set up Wi-Fi	Reuse your old Wi-Fi name and password.
8. Return	Rented box plus power cord, to a store or UPS. Keep the receipt.
9. Check two bills	The rental line should be gone by the second bill.

The safety rules

1. Never buy before checking your provider's approved list.
2. Keep the provider's modem if your home phone, medical alert or alarm depends on it.
3. Use numbers from your bill or the provider's own site, never from a search ad.
4. Nobody legitimate calls demanding payment or remote access to "fix your modem."
5. Don't return the rented box until the new equipment has worked for a day or two.

Keep this handy

My equipment details	
Internet company and account number	_____
Plan name and speed	_____
Old monthly equipment charge	_____
New modem model and MAC address	_____
New router model and admin password	_____
Wi-Fi name and password	_____
Date returned and receipt number	_____
Spectrum activation (from Spectrum's page)	(877) 309-5869
Bill's Home Tech	(330) 200-8042 · billshometech.com/book

WHAT THIS DOES FOR YOU

In charge of your own internet

You now know what each box does, whether owning it saves money, and how to switch over cleanly. That's real savings, and real confidence.

Bill's Home Tech · Complete Manuals Series · (330) 200-8042 · billshometech.com · Portage County, Ohio