BILL'S HOME TECH
Home & Small Business Tech Solutions

BILL'S COMPLETE MANUALS

Choosing an Internet Plan

Picking the right plan, reading the bill, and not overpaying — explained in plain English

A plain-English guide to home internet plans and bills

Take your time — you can't break it

Written for you by Bill — Bill's Home Tech

(330) 200-8042 · BillsHomeTech.com

For home internet in the U.S. · facts current November 2026

What's Inside

This is your guide to home internet plans and bills. Internet is one of the biggest monthly bills in many homes, and the ads, the fine print and the bill itself can be hard to read. This guide explains the kinds of internet you can get, how much speed you actually need, how to compare plans honestly, what each line on the bill means, and how to ask for a better price. Read it in any order; there's no test, and nothing here changes your service until you decide to.

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PART 1

Getting Started

What you're really paying for, the words in the ads and on the bill, and three things to gather before you shop.

CHAPTER 1

A Note from Bill

Hello, and welcome. If you've ever opened your internet bill and thought, "Wait, why is it more than last month?", this guide is for **you**. You're far from alone. Home internet is sold with big speed numbers, first-year prices, and fees in small print, and it takes a little know-how to see what you're actually paying for.

I'm Bill. Helping folks feel at home with their technology is what I do every day, here in Portage County and over the phone. I wrote this guide the way I'd explain it at your kitchen table, with your bill in front of us: slowly, in plain English, one line at a time.

What you'll be able to do

- Tell fiber, cable, 5G home internet and satellite apart, and know which ones reach your address.
- Figure out how much speed your household really needs, so you don't pay for more than you use.
- Compare plans using the official **broadband label** every provider must publish.
- Spot promotional prices that will jump, and the fees that sneak onto the bill.
- Read your bill line by line, and call your provider to ask for a better price.
- Find out whether you qualify for help paying for internet.
- Recognize the scams that pretend to lower your bill.

Nothing changes until you decide

Here's the reassuring part: **reading, comparing and asking questions doesn't change your service.** You can look up plans, read your bill, and even call your provider to ask about prices without committing to anything. I'll point out the few moments where you *are* agreeing to something, such as accepting a new plan on the phone, so you're never caught off guard.

WHAT THIS DOES FOR YOU

Why this matters

Internet is a bill you pay every single month, so a small saving adds up over a year. Just as important, the right plan means video calls with family that don't freeze, and no surprises when the bill arrives.

And I'm a phone call away

If you'd like a second pair of eyes on your bill, call me at **(330) 200-8042**. There are no silly questions here. Now, let's find out what you're really paying for.

— Bill

CHAPTER 2

What You're Actually Buying

Every home internet plan, whatever the company calls it, comes down to the same five things. When you know these, you can compare any two plans side by side.

Piece	What it means
1. The connection type	How the internet reaches your house: a fiber line, a cable line, a phone line, a cell-tower signal, or a satellite. This shapes speed and reliability more than anything else.
2. The speed	How fast information arrives (download) and leaves (upload), measured in **Mbps**. Plans are mostly sold by download speed.
3. The data allowance	Whether there's a monthly limit on how much you can use. Many plans have none; some charge extra past a limit.
4. The equipment	The modem and Wi-Fi router. You may rent it from the provider, get it included, or buy your own.
5. The real price	The monthly price *after* any promotion ends, plus fees, equipment charges and taxes. This is the number that matters.

GOOD TO KNOW

"Internet" and "Wi-Fi" are two different things

The plan you buy brings internet *to* your house. Wi-Fi is the wireless signal your router spreads *around* your house. A fast plan with a weak router in the basement can still feel slow upstairs. (Chapter 13, *Wi-Fi Isn't the Same as the Plan* explains why, and the companion manuals on Wi-Fi help with the inside part.)

The question to keep asking

Whenever you see an ad or hear an offer, ask: **"What will I pay each month, all in, after the first year?"** That one question cuts through most of the confusion. The rest of this guide shows you where to find the answer.

CHAPTER 3

Words in the Ads and on the Bill

Internet companies use a lot of jargon. You don't need to memorize it. Come back to this page whenever a word puzzles you.

Word	What it means
Mbps	Megabits per second: the usual unit for internet speed. Bigger is faster.
Gig, Gbps	A gigabit per second, about 1,000 Mbps. "Gig internet" means roughly 1,000 Mbps.
Download speed	How fast things come to you: web pages, movies, video calls you're watching.
Upload speed	How fast things leave you: sending photos, your face on a video call, backups.
Latency (ping)	The delay before data starts moving, in milliseconds (ms). Lower is better for video calls and games.
ISP	Internet service provider: the company you pay for internet.
Promotional rate	A lower price for a set time, often 12 or 24 months, after which the price rises. Also called an introductory or intro rate.
Regular rate	The price after a promotion ends. Sometimes called the standard or everyday rate.
Contract, term	An agreement to keep service for a set time, often with a fee if you leave early.
Early termination fee (ETF)	A charge for ending a contract early.
Data cap, allowance	A monthly limit on how much data you can use.
Equipment fee	A monthly charge to rent the modem, router or gateway.
Broadband label	A standard, nutrition-label-style summary of a plan's price, fees and speeds that providers must publish (Chapter 15, *Broadband Labels: The Nutrition Label for Internet*).
Bundle	Internet sold together with TV, home phone or mobile service for one combined price.
Autopay, paperless	Paying automatically each month, and getting bills by email. Often earns a discount.

TIP

"Up to" is doing a lot of work

Ads often say speeds "up to" a number. That's the most you might see, usually on a wired connection right at the router. Broadband labels must also show the **typical** speed, which is a more honest number to compare.

CHAPTER 4

Before You Shop: Gather Three Things

Ten minutes of preparation makes every later step easier, especially a phone call to your provider.

1. Your most recent bill

A paper bill or the PDF from your provider's website or app. You'll want the **plan name**, the **monthly price**, every **fee**, the **total**, and your **account number**. If you're not sure how to find it online, Chapter 23, *Reading Your Bill Line by Line* walks through a bill line by line.

2. A picture of how your household uses the internet

- How many people are online at once on a typical evening?
- Does anyone stream TV in high definition or 4K, work from home, or make lots of video calls?
- Do you rely on the internet for health devices, a home security system or a doorbell camera?
- Has the internet felt too slow, just right, or more than enough?

3. Your exact address, as the map knows it

Availability can change from one side of a road to the other. You'll use your full street address to see which providers and connection types actually reach your home (Chapter 10, *What's Available at My Address?*).

Fill this in

My internet details	
My provider	_____
Plan name and speed	_____
Monthly price now	_____
Promotion ends on	_____
Equipment fee	_____
Other fees	_____
Total each month	_____
Account number	_____
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STAY SAFE

Keep the account number private

Your account number and the PIN or security code on your account are what someone would need to make changes or switch your service. Share them only when *you* called the provider at a number you know is real.

PART 2

The Kinds of Internet

Fiber, cable, phone-line DSL, 5G home internet and satellite: how each works, what it's good at, and how to see which ones reach your address.

CHAPTER 5

Fiber

Fiber internet runs on thin strands of glass that carry light. It's the newest kind of wired connection and, where you can get it, usually the best.

What it's good at

- **Fast in both directions.** Upload speed is often as fast as download, which helps video calls, sending photos and backups.
- **Steady.** Speeds tend to hold up in the evening when the whole neighborhood is online.
- **Low latency**, so video calls feel natural.

Things to know

- It's only available where a company has run fiber to your street, and installation may involve a small box on an outside wall and another inside.
- Fiber needs electricity at your home to work. If your home phone runs over fiber, ask about a battery backup for power outages.
- Even the slowest fiber plan is usually plenty for most households (Chapter 12, *What a Home Really Needs*).

TIP

Ask about the entry-level fiber plan

Providers tend to advertise their fastest tiers. If fiber reaches your home, ask what the lowest-speed fiber plan costs at its regular rate. For many homes, it's all they'll ever need.

CHAPTER 6

Cable

Cable internet uses the same kind of coaxial line that brings cable TV. It's the most widely available fast connection in many towns, and it's offered by companies such as Spectrum, Xfinity and Cox, depending on the area.

What it's good at

- **Fast downloads**, often several hundred Mbps or more.
- **Widely available** in towns and suburbs.
- Easy **self-install** in many homes that already have a cable outlet.

Things to know

- **Upload speeds are usually much lower** than download speeds. That's fine for most households, but it matters if you upload lots of video or back up a computer online.
- Speeds can dip a little at busy times, since neighbors share the local network.
- You'll need a cable modem, rented or your own (Chapter 18, *Equipment: Rent or Buy Your Own?*).

GOOD TO KNOW

Spectrum in this part of Ohio

Spectrum is a common cable provider around Portage County. The companion manual **Spectrum Internet (Router, App & Self-Install)** covers its app, equipment and bill in detail.

CHAPTER 7

DSL and Phone-Line Internet

DSL brings internet over the old copper telephone line. For years it was the only option in many places. Today it's the slowest wired choice, and it's being phased out.

It's going away in many places

Phone companies are retiring their copper networks and moving customers to fiber or to wireless service. AT&T, for example, has been ending copper service area by area with FCC approval, and it offers fiber or its 5G-based **Internet Air** as replacements where available. The exact timing depends on your address.

Checked against Broadband Breakfast and Light Reading reporting on AT&T's copper retirement on November 13, 2026.

If you still have DSL

- Expect a letter or notice from your provider before your service changes. Read it, and keep it.
- Compare the replacement they offer with any fiber, cable or 5G options at your address (Chapter 10, *What's Available at My Address?*).
- If your **home phone**, alarm system, medical alert device or fax uses that same line, ask how each one will keep working after the change. Don't wait until the line is switched off.

HEADS UP

Medical alert and alarm systems

Some older medical alert pendants and security alarms rely on a traditional phone line. If your copper line is being retired, call the alarm or medical-alert company and ask whether your equipment works on the new service. Many offer cellular versions.

CHAPTER 8

5G Home Internet (Fixed Wireless)

5G home internet, also called **fixed wireless**, uses the same cell towers as mobile phones. Instead of a line into the house, you get a small box (a gateway) that you place near a window. It picks up the cell signal and makes Wi-Fi. T-Mobile Home Internet, Verizon Home Internet and AT&T Internet Air are common examples, and some local companies offer their own fixed wireless service from towers.

What it's good at

- **Simple setup**: plug in the box, follow the app, done. No installer visit, in most cases.
- **Often a lower, simpler price**, with equipment usually included.
- A real option where fiber and cable don't reach.

Things to know

- Speed depends on your signal, which depends on where you live and even where in the house you put the box.
- Speeds can vary more through the day than on a wired connection.
- Availability is limited by address, because the tower can only serve so many homes.
- Many plans let you try the service and return it within a set window. Ask what that window is before you sign up, and test it during busy evening hours.

TIP

Test it where you'll use it

If you try 5G home internet, run a speed test (the companion manual **Slow Internet? Speed Tests & Fixes** shows how) in the rooms you use most, at different times of day, before the return window ends.

CHAPTER 9

Satellite Internet

Satellite internet comes from space. A dish on your roof or in the yard talks to satellites overhead. It reaches almost anywhere with a clear view of the sky, which makes it a lifeline in rural areas.

Two kinds of satellite

Type	What to expect
Low-orbit (such as Starlink)	Many satellites flying fairly close to Earth. Much faster and lower delay than older satellite service. You usually buy the dish and pay monthly.
High-orbit (such as HughesNet and Viasat)	A few satellites far above Earth. Works almost anywhere, but with a noticeable delay that can make video calls awkward.

Things to know

- The dish needs a clear view of the sky. Trees and buildings can interrupt service.
- Heavy rain or snow can briefly slow or interrupt the connection.
- Equipment can be a significant up-front cost, and plans and prices change often. Check the provider's own website for the current price at your address, including any equipment cost and shipping.
- Some plans have priority-data limits or lower priority at busy times.

GOOD TO KNOW

When satellite makes the most sense

If fiber, cable or a strong 5G signal reaches your home, those are usually better value. Satellite shines where nothing else reaches, or for a cabin or farm far from town.

CHAPTER 10

What's Available at My Address?

The FCC's **National Broadband Map** shows which internet providers say they can serve your exact address, with what kind of connection and what top speeds. It's free and doesn't need an account to look.

Look up your address

1. On a computer or tablet, go to **broadbandmap.fcc.gov**. Type the address yourself rather than following a link from an ad or a message.
2. Click in the **Search by Address** box, type your full street address, and choose it from the list.
3. The map zooms to your home and lists the providers that report service there, with the **technology** (fiber, cable, DSL, fixed wireless, satellite) and the top download and upload speeds.
4. Write down the providers and connection types you see. You can switch between fixed (home) and mobile results at the top.

Checked against the FCC National Broadband Map help center on November 13, 2026.

> **GOOD TO KNOW**
>
> **The map shows who *says* they serve you**
>
> Providers report their own coverage, and the map lists them by their company name, which may not match the brand in their ads. Always confirm with the provider's own address check before you count on a plan.

If the map is wrong

If a provider is listed but told you it can't serve your home (or the speeds shown aren't offered), you can tell the FCC. Above the provider list there's an **Availability Challenge** link. You'll enter your contact details and the reason, and the provider must respond. A challenge isn't for a service you simply chose not to buy.

Checked against the FCC National Broadband Map help center on November 13, 2026.

TIP

Also ask neighbors

A neighbor on your road can tell you which service they have and how it holds up in the evening. It's one of the most useful pieces of information you can get, and it costs nothing.

PART 3

How Much Speed Do You Need?

Speed in plain English, what a real household needs, why Wi-Fi isn't the same as the plan, and data caps.

CHAPTER 11

Speed in Plain English

Internet speed is like the width of a water pipe. A wider pipe lets more water through at once, so several faucets can run without the shower going weak. A faster plan lets more people and devices use the internet at the same time without anything slowing down.

Download, upload and delay

Measure	Why it matters
Download	What most plans advertise. Matters for streaming TV, loading pages and watching video calls.
Upload	Often much lower on cable. Matters for sending video, your side of a video call, and online backups.
Latency	The pause before things start. Low latency makes video calls feel natural.

GOOD TO KNOW

More speed doesn't make one thing faster forever

If one person is watching one show, a faster plan won't make the picture any better once there's enough speed for it. Extra speed helps when *many* things happen at once, or with big downloads.

CHAPTER 12

What a Home Really Needs

The FCC publishes rough guidelines for how much download speed different activities need. They're starting points, not rules, but they show how modest most needs are.

Activity (one at a time)	FCC suggested minimum
Personal video call in HD	1.5 Mbps
HD video conferencing	6 Mbps
Streaming 4K Ultra HD video	25 Mbps

Checked against the FCC Broadband Speed Guide on November 13, 2026.

Adding it up for your household

The FCC's Household Broadband Guide groups homes by how many devices are busy at once and how heavy the use is. Its "Advanced" level, for several heavy users at once, starts at just over 25 Mbps. The FCC is clear that these numbers are rough guidelines and to use your best judgment.

Checked against the FCC Household Broadband Guide on November 13, 2026.

For a broader yardstick, the FCC's official benchmark for what counts as fixed broadband is **100 Mbps download and 20 Mbps upload**. The FCC kept that benchmark in its 2026 broadband report.

Checked against the FCC's 2024 and 2026 Section 706 broadband reports on November 13, 2026.

A practical way to choose

Your household	A sensible place to start
One or two people: email, news, video calls, some streaming	The provider's entry-level plan, usually 100 Mbps or more, is typically plenty
A couple who both stream in the evening and video-call family	100 to 300 Mbps
Several people at once, someone working from home, 4K TV	300 Mbps or more, and look at upload speed too
Big online backups, uploading lots of video	Consider fiber for its faster upload

TIP

Try the lower plan first

If you're unsure, start one step lower than the sales rep suggests. If it feels slow after a few weeks, upgrading is usually quick and easy. Downgrading can be harder, especially if a contract or promotion is tied to the faster plan, so ask before you sign up.

CHAPTER 13

Wi-Fi Isn't the Same as the Plan

Many people pay for a faster plan when the real problem is inside the house. The speed you buy arrives at the modem. From there, Wi-Fi has to travel through walls, floors and furniture to reach you.

Signs the problem is Wi-Fi, not the plan

- It's fast near the router but slow in the bedroom, basement or porch.
- A speed test on a computer plugged into the router with a cable is much faster than one over Wi-Fi.
- The router is old, tucked in a cabinet, or on the floor in a corner of the house.

If that sounds familiar, a better router, a mesh system, or moving the router can help more than a pricier plan. The companion manuals **Wi-Fi Extenders & Dead Zones** and **Slow Internet? Speed Tests & Fixes** walk through it.

HEADS UP

Before you upgrade, test

Run a speed test plugged in near the router. If you're already getting close to what you pay for there, a faster plan won't fix slow Wi-Fi in the far rooms.

CHAPTER 14

Data Caps

A **data cap** (or data allowance) is a monthly limit on how much you can use. Many wired plans have no cap. Some plans, especially certain fixed wireless and satellite plans, have limits or slow you down after a set amount.

How to check

- Look at the plan's **broadband label**: it must say whether there's a data allowance (Chapter 15, *Broadband Labels: The Nutrition Label for Internet*).
- If there is a cap, the label or terms explain what happens past it: extra charges, or lower speeds or lower priority.
- Most provider apps show how much you've used this month.

GOOD TO KNOW

What uses the most data

Streaming video, especially in HD or 4K, uses far more data than email, web browsing or even video calls. A household that streams TV every evening is the one most likely to bump into a cap.

PART 4

Comparing Plans Honestly

Broadband labels, promotional prices, fees, equipment, contracts, bundles, discounts, and help for lower incomes.

CHAPTER 15

Broadband Labels: The Nutrition Label for Internet

Since April 2024, home internet providers have had to publish a **broadband label** for each plan they sell. It looks like the nutrition label on a cereal box, and it's the best tool you have for comparing plans honestly.

What the label shows

- The **monthly price**, and whether it's an **introductory rate**, how long that lasts, and what the price becomes afterward.
- **One-time fees**, such as activation or installation, and early termination fees.
- **Monthly fees** the provider adds, such as equipment rental.
- Whether there's a **contract**.
- The **typical** download and upload speeds and typical latency.
- Any **data allowance**.
- Links to the provider's network-management and privacy policies.

Checked against the FCC's Broadband Labels page and the Federal Register (August 13, 2026) on November 13, 2026.

Where to find it

1. When you shop online, look on or near the plan's description for a box titled **Broadband Facts**, or a link or icon that opens it.
2. If you're already a customer, sign in to your account on the provider's website or app; your plan's label must be available there, and the provider must give it to you if you ask.
3. In a store or on the phone, ask for the broadband label for the plan you're discussing.

Checked against the FCC's Broadband Labels page and the Federal Register (August 13, 2026) on November 13, 2026.

GOOD TO KNOW

The rules were updated in 2026

In July 2026 the FCC voted to simplify some label rules. The core requirement, a label for every plan with the price, introductory rate, fees, speeds and data allowance, stays in place. One change, letting websites show a link or icon instead of the full label at checkout, had not taken effect as of November 2026. So depending on when you shop, you may see the whole label or a link to it.

Checked against the FCC's Broadband Labels page and the Federal Register (August 13, 2026) on November 13, 2026.

TIP

If a label is missing or wrong

If a provider isn't showing its labels or the fees don't match, you can file a complaint at the FCC Consumer Complaint Center, **consumercomplaints.fcc.gov** (Chapter 26, *Billing Mistakes & Complaints*).

CHAPTER 16

Promotional Prices That Expire

The most common reason an internet bill suddenly goes up is simple: **a promotional price ended.** Many plans are sold at a lower price for the first 12 or 24 months. After that, the regular price applies, and it can be noticeably higher.

Find out when yours ends

1. Look at your plan's broadband label: it must say if the price is introductory, for how long, and the price afterward.
2. Look on your bill for words like **promotion**, **promo**, **discount**, **offer** or a line with a minus sign. Some bills say when the discount ends.
3. Sign in to the provider's app or website and look at your plan details, or call and ask: "When does my promotional price end, and what will my price be after that?"
4. Write the date on your Fill-in page (Chapter 4, *Before You Shop: Gather Three Things*) and on your calendar, a month ahead.

TIP

Plan your call before the price jumps

About a month before the promotion ends is a good time to call and ask what they can offer. Chapter 24, *Calling to Lower Your Bill* has a simple script.

HEADS UP

Price-lock and price-guarantee offers

Some providers promise a price for a set number of years. Read what's included: often the guarantee covers the plan price but not taxes, certain fees or equipment. Ask, "Does the guarantee cover the whole bill or only the plan price?"

CHAPTER 17

Fees to Watch For

Fees can turn an advertised price into a much bigger bill. Here are the usual ones. Not every provider charges every fee, and names vary.

Fee	What it is	What you can do
Installation or activation	A one-time charge to start service or send a technician	Ask about self-install or a waived fee
Equipment rental	Monthly charge for the modem, router or gateway	Ask if equipment is included, or buy your own (Chapter 18, *Equipment: Rent or Buy Your Own?*)
"Broadband," "network" or "infrastructure" fee	A monthly charge some providers add on top of the plan price	Include it when comparing; ask if it's included in any price lock
Late payment fee	Charged when a payment arrives late	Autopay avoids it (Chapter 21, *Autopay and Paperless Discounts*)
Paper bill fee	Some providers charge for mailed bills	Ask; switch to paperless if you're comfortable
Early termination fee	For leaving a contract early	Know the end date before switching
Unreturned equipment fee	If rented equipment isn't returned when you leave	Return it and keep the receipt
Taxes and government charges	Set by governments, vary by location	Can't be negotiated, but include them when comparing

GOOD TO KNOW

Why two quotes don't compare

One company may quote a price that includes equipment; another may add it separately. The broadband label lists monthly provider fees so you can compare plan to plan. Always compare the total.

CHAPTER 18

Equipment: Rent or Buy Your Own?

To use a wired plan you need a **modem** (which talks to the provider's line) and a **Wi-Fi router** (which spreads the signal in your home). Often they're combined in one box called a **gateway**.

Renting from the provider

- **Pros:** they set it up, support it, and replace it if it fails. Some plans include it at no extra charge.
- **Cons:** a monthly fee on some plans that adds up over the years.

Buying your own

- **Pros:** no monthly rental fee, and you can choose a better router or a mesh system for a large home.
- **Cons:** an up-front cost; you're responsible if it breaks; it must be on the provider's approved list.

HEADS UP

Check compatibility before you buy

Cable modems must be approved by your provider; most publish a list on their website. Fiber and 5G home internet usually require the provider's own equipment. Ask before you buy anything.

TIP

A middle path

Some households keep the provider's modem and add their own Wi-Fi or mesh system for better coverage. The companion manuals on **eero** and **Wi-Fi Extenders & Dead Zones** explain the options.

When you cancel or switch

Return rented equipment the way the provider says (a store drop-off or a prepaid shipping box), and keep the receipt or tracking number until your final bill shows it was received.

CHAPTER 19

Contracts, No-Contract Plans & Price Locks

Many home internet plans today are month to month, with no contract. Others ask you to agree to a term, often in exchange for a lower price.

Type	What it means
Month to month	You can leave anytime without an early termination fee. Prices can change with notice.
Contract (term)	A set length, such as 12 or 24 months. Leaving early may cost an early termination fee.
Price lock or guarantee	A promise that the plan price won't rise for a set time. May or may not require a contract, and may not cover fees and taxes.

Questions to ask before you agree

- "Is there a contract? How long?"
- "What is the early termination fee, and does it go down over time?"
- "What will the price be after the promotion or guarantee ends?"
- "Can you send that to me in writing, by email or in my account?"

TIP

Get it in writing

If a representative promises a price or a credit on the phone, ask for a confirmation by email or in the app, and write down the date, the person's first name and any reference number.

CHAPTER 20

Bundles: TV, Phone and Mobile

Providers often offer a lower price when you combine internet with TV, a home phone line or mobile phone service. A bundle can save money, but only if you'd actually use each piece.

Is the bundle worth it?

1. Ask for the price of **internet alone**, at its regular rate.
2. Ask for the price of the **bundle**, also at the regular rate after promotions.
3. Subtract. That difference is what you're really paying for the extra services.
4. Ask yourself whether you'd buy those extras on their own at that price.

GOOD TO KNOW

Mobile discounts

Some cable and phone companies discount home internet if you also have their mobile phone service, and the reverse. If you already use that mobile company, ask; if you'd have to switch phones to get it, weigh the whole cost of switching.

TIP

Streaming instead of cable TV

Many households drop cable TV and stream instead. The companion manuals on streaming and cutting the cord explain the costs honestly, because several streaming services can add up too.

CHAPTER 21

Autopay and Paperless Discounts

Many providers knock a few dollars off the monthly price if you pay automatically and get your bills by email. The broadband label or the provider's website will say if a discount applies.

Before you turn on autopay

- Some discounts require a **bank account** (not a credit card). Check which payment method qualifies.
- You'll still want to **look at each bill**, so you catch promotions ending or new fees.
- If you switch to paperless, make sure you can open the provider's emails and app, or ask a family member to help you set it up.

HEADS UP

Autopay keeps paying even if the bill is wrong

If you spot a mistake, call the provider before the payment date if you can. Autopay is a convenience, not a substitute for a quick monthly look. The companion manual **Online Bill Pay & Autopay** covers this in more detail.

CHAPTER 22

Help Paying for Internet

If money is tight, there's help. Some of it comes from the government and some from the providers themselves. It's worth checking, because many households who qualify never ask.

The Affordable Connectivity Program has ended

The federal **Affordable Connectivity Program (ACP)**, which took up to $30 a month off many internet bills, ran out of funding. Households stopped receiving the discount on June 1, 2024. If you were on it and your bill went up that summer, that's why.

Checked against the FCC's ACP wind-down fact sheet on November 13, 2026.

Lifeline

Lifeline is the FCC's long-running program. It provides up to **$9.25 a month** off phone service, internet service or a bundle from a participating provider (more on qualifying Tribal lands). One Lifeline benefit is allowed per household, and you must recertify every year.

- You may qualify if your household income is at or below **135% of the Federal Poverty Guidelines**, or if someone in the household gets benefits such as **SNAP**, **Medicaid**, **Supplemental Security Income (SSI)**, **Federal Public Housing Assistance** or the **Veterans and Survivors Pension**.
- You apply through the **National Verifier**, run by USAC, at **lifelinesupport.org**, or with help from a participating provider. Questions: the Lifeline Support Center at **(800) 234-9473**.
- Not every internet provider takes part in Lifeline. Ask yours.

Checked against the FCC Lifeline consumer page on November 13, 2026.

Providers' own low-cost plans

Several large providers offer discounted plans for qualifying households, separate from Lifeline. Examples include **Spectrum Internet Assist** and **Xfinity Internet Essentials**. Eligibility is usually tied to programs like the National School Lunch Program, SNAP, Medicaid or, for some plans, SSI for older adults. Prices, speeds and rules differ by provider and area and change over time, so ask the provider directly or check its website for the current details.

STAY SAFE

Apply only through official channels

Never pay someone to "sign you up" for Lifeline or a low-income plan, and don't give your Social Security number to a door-to-door or street-corner signup unless you're sure who they are. Use lifelinesupport.org, the provider's own website, or its phone number from a bill.

FROM BILL

I'm happy to help you check

If you think you might qualify, I can sit down with you and check the options at your address, and help with the application paperwork.

PART 5

Your Bill & Getting a Better Deal

Reading the bill line by line, calling to lower it, switching without a gap, sorting out billing mistakes, and the scams that pretend to help.

CHAPTER 23

Reading Your Bill Line by Line

Internet bills look different from company to company, but they're built from the same parts. Get your latest bill (paper, or the PDF from the provider's app or website) and follow along.

Finding the bill online

1. Open your provider's official app, or type its web address yourself and sign in.
2. Look for **Billing**, **Bill & Pay** or **Statements**.
3. Open the most recent statement. Many apps also show a **bill summary** explaining what changed since last month.

The parts of a typical bill

Section	What to look for
Account summary	Account number, billing period, due date, amount due, and whether autopay is on.
Previous balance and payments	Last month's bill and your payment. If they don't match, you may see a balance carried over or a late fee.
Plan or service charges	Your internet plan name and its monthly price. Check the speed matches what you think you have.
Promotions and discounts	Lines with a minus sign: promotional credits, autopay or paperless discounts. Note any end dates.
Equipment	Modem, router or gateway rental, and any extra Wi-Fi units.
Other services	TV, home phone, mobile lines, streaming add-ons or protection plans bundled on the same bill.
One-time charges or credits	Installation, a technician visit, a late fee, or a credit for an outage.
Fees	Provider fees such as a broadband or network fee, and paper-bill fees.
Taxes and government charges	Set by governments; they vary by location.
Total due	The amount to pay by the due date.

Five questions to ask of every bill

1. **Is the total different from last month?** If so, find the line that changed.
2. **Did a promotion or discount disappear?** That's the most common reason for a jump.
3. **Am I renting equipment I don't use**, such as an old router or an extra TV box?
4. **Is there a service I don't recognize**, such as a protection plan, a premium channel or a mobile line?
5. **Is there a one-time charge I didn't expect?** If you didn't request it, ask about it.

TIP

Compare two bills side by side

Put this month's bill next to one from a few months ago. Differences jump out much faster that way. Circle anything you want to ask about before you call.

GOOD TO KNOW

Partial months

When you start, stop or change a plan partway through a billing period, the next bill often has a "prorated" charge or credit for the partial month. It usually evens out the following month.

CHAPTER 24

Calling to Lower Your Bill

It's perfectly normal to call your provider and ask for a better price, especially when a promotion is about to end. Providers have different offers at different times, so there's no guarantee, but asking politely costs nothing.

Before you call

- Have your bill, account number and account PIN or security answer handy.
- Know what other providers offer at your address, and their regular prices (Chapter 10, *What's Available at My Address?*).
- Decide what you're willing to do: drop TV, change speed, set up autopay, or switch providers.
- Use the customer service number on your bill or in the official app, never one from a text or a search ad.

A simple script

1. "Hi, I'm calling about my internet bill. My price recently went up (or my promotion is ending soon), and I'd like to review my options."
2. "What plans and promotions are available to me right now as an existing customer?"
3. "Is there a lower-speed plan that would cost less? Our household mostly uses the internet for ___."
4. If the offer isn't enough: "I'm comparing other options at my address. Is there anyone who handles customer retention I could speak with?"
5. Before agreeing: "What will my total monthly bill be, including equipment, fees and taxes? Is there a contract? What happens when this offer ends?"
6. "Please send me a confirmation of the new price in writing."

HEADS UP

Saying yes on the phone is agreeing

When the representative says, "Shall I go ahead and make that change?", that's the moment you're agreeing. It's fine to say, "Let me think about it and call back." Offers may change, but you're never obligated to decide on the spot.

TIP

Write it down

Note the date, time, the representative's first name, what was offered, and any reference number. If the next bill doesn't match, you'll have what you need.

CHAPTER 25

Switching Providers Without a Gap

If another provider offers a better deal, switching is very doable. The trick is to start the new service **before** you cancel the old one, so you're never without internet.

1. Check the new provider's own address lookup and confirm the plan, the regular price after any promotion, and the broadband label.
2. Check your current plan for a contract or early termination fee.
3. Schedule the new installation or ship-to-home kit.
4. Once the new service works (test it in the rooms you use most), call the old provider to cancel. Ask for the final bill date and how to return their equipment.
5. Return the old equipment and keep the receipt or tracking number.
6. Update anything tied to the old service: your email address if it came from the provider, Wi-Fi on every device, and autopay.

HEADS UP

Email addresses from your internet company

If your email address ends in your internet provider's name, find out what happens to it when you cancel. Some providers close it, and others charge to keep it. Move important accounts to a free email service before you switch. The companion **Email** manual can help.

TIP

Keep the same Wi-Fi name and password

If you set up the new router with the same Wi-Fi name and password as the old one, most of your devices will reconnect on their own. The **Wi-Fi Passwords** manual explains how.

CHAPTER 26

Billing Mistakes & Complaints

Mistakes happen: a promised credit that never shows up, a charge for equipment you returned, a fee you didn't agree to. Here's the calm, orderly way to get it fixed.

1. Call the provider using the number on your bill. Explain what's wrong and what you'd like done, and ask for a reference number.
2. If you're not satisfied, ask politely for a supervisor.
3. Follow up in writing if you can: many providers have a chat or message option in the app that keeps a record.
4. If it still isn't resolved, file an informal complaint with the FCC at **consumercomplaints.fcc.gov**; choose **Internet** and describe the billing problem. The FCC sends billing complaints to the provider, which is expected to respond.
5. You can also contact the **Ohio Attorney General's** consumer protection section about unfair business practices.

Checked against the FCC Consumer Complaint Center on November 13, 2026.

TIP

Keep a simple file

A folder with your bills, confirmation emails, return receipts and your call notes makes any dispute much easier.

CHAPTER 27

Internet Bill Scams

Because everyone has an internet bill, scammers pretend to be internet companies. They count on worry about being cut off, or the hope of a lower bill. Here are the tricks to know.

SCAM ALERT

"We can lower your internet bill"

A caller or a pop-up offers a big discount if you prepay several months, often with **gift cards**, a payment app or cryptocurrency. Real providers don't take gift cards for bills. Hang up and call the number on your own bill if you want to ask about prices.

SCAM ALERT

"Your service will be disconnected today"

A text, email or call says you're past due and will be cut off within the hour unless you pay right now. Don't use their link or number. Open your provider's official app or call the number on your bill to check your balance.

SCAM ALERT

The fake refund or "overpayment"

Someone says you were overcharged and they'll refund you, but they need remote access to your computer or your bank details. That's a scam. A real refund appears as a credit on your bill or goes back to your original payment method.

The rule that beats them all

If someone contacts you about your internet bill, don't use the link, number or app they give you. Hang up or close the message, then reach the company yourself using your bill or the official app. If it was real, they'll still be able to help.

FROM BILL

When in doubt, check with me

If a message about your bill gives you that "this doesn't feel right" feeling, stop and call me before you pay anything or give out any numbers.

PART 6

When to Call Bill & Your Cheat-Sheet

When a hand saves money and worry, and every everyday move on a single page.

CHAPTER 28

When to Call Bill

This guide will carry you through most internet-plan decisions on your own. But a second pair of eyes on a bill, or help comparing options at your address, can save worry and sometimes money. Here's when I'd pick up the phone.

Good reasons to call

- Your bill went up and you can't tell why.
- You'd like help **comparing every option at your address**, side by side, at their regular prices.
- You're **switching providers** and want everything (Wi-Fi, email, smart devices) moved over without a gap.
- Your DSL or phone line is being retired and you need to choose a replacement, especially if an alarm or medical device uses the line.
- You think you might qualify for **Lifeline** or a low-cost plan and want help applying.
- You suspect the real problem is **Wi-Fi inside the house**, not the plan.
- A call or message about your bill doesn't feel right.

Things you can handle yourself

Reading your bill, finding the broadband label, checking the National Broadband Map, spotting a promotion that's ending, and calling to ask for a better price. These are all yours now.

FROM BILL

How I like to help

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 rush, I don't talk down to anyone, and there's no such thing as a silly question. I can go over your bill with you by phone or screen share, or come to your home and look at the Wi-Fi too: $49 remote · $99 in your home. Call **(330) 200-8042** or book at **billshometech.com/book**. If I'm with another client, Sophie, my AI receptionist, will take your details so I can call you back.

Thank you for taking the time to learn this. Understanding your internet bill puts you back in charge of one of your biggest monthly expenses.

— Bill

CHAPTER 29

Your Internet Plan Cheat-Sheet

Keep this handy. The key moves, all in one place.

Shopping for a plan

Step	What to do
See what reaches you	**broadbandmap.fcc.gov**, then confirm with each provider's address check.
Pick a speed	Most one- or two-person homes do well with an entry-level plan; more people at once need more.
Read the label	Find **Broadband Facts**: price after the promotion, fees, typical speed, data allowance.
Ask the key question	"What will I pay each month, all in, after the first year?"
Check equipment	Included, rented, or buy your own? Check the approved list first.
Check the terms	Contract? Early termination fee? What does a price lock cover?

Every month or so

- Glance at the bill total. If it changed, find the line that changed.
- Note when promotions end, and call a month before.
- Return equipment you don't use.

The safety rules

- Providers don't take gift cards, crypto or payment-app transfers for bills.
- Don't use a link or phone number from a message about your bill; use your bill or the official app.
- Never give remote access to your computer to someone who called you.
- Apply for Lifeline only at **lifelinesupport.org** or through a participating provider.
- When something feels off, stop and ask.

WHAT THIS DOES FOR YOU

You're in charge of the bill now

You know the kinds of internet, how much speed your home needs, how to read a broadband label, where the fees hide, and how to ask for a better price. That's real know-how, and it pays off every month. Keep this guide close.

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