BILL'S HOME TECH
Home & Small Business Tech Solutions

BILL'S COMPLETE MANUALS

Consumer Cellular

IRIS phones, plans, the AARP discount and keeping your number — explained in plain English, one step at a time

A plain-English guide for older adults 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 Consumer Cellular service, IRIS phones & the My CC app · facts current November 2026

What's Inside

This is your Consumer Cellular guide. It explains who Consumer Cellular is and which network it runs on, what the plans really cost, how the AARP discount works, the IRIS flip phones and smartphones, how to use a phone you already own, how to bring your number over (or take it with you if you leave), and how to manage your account, read your bill and get help. Read it in any order. Prices change often, so every price here is marked as of November 2026; always check the current price before you buy.

Part 1 — Getting to Know Consumer Cellular

1 A Note from Bill
2 What Consumer Cellular Is
3 Which Network It Uses, and Checking Coverage
4 Is Consumer Cellular Right for You?

Part 2 — Plans, Prices & the AARP Discount

5 The Plans in Plain English
6 The AARP Discount
7 What You'll Really Pay Each Month
8 Changing Your Plan and Watching Your Data

Part 3 — Phones: IRIS, Your Own Phone & SIM Cards

9 The IRIS Flip Phones
10 The IRIS Smartphones and Other Phones
11 Buying a Phone, EasyPay and the Risk-Free Guarantee
12 Bring Your Own Phone
13 SIM Cards and eSIM

Part 4 — Switching: Keeping Your Number In and Out

14 Before You Switch: A Checklist
15 Moving Your Number to Consumer Cellular
16 Activating Your Phone and Your First Day
17 Moving Your Number Out (If You Leave)

Part 5 — Your Account & Your Bill

18 My Account and the My CC App
19 Paying Your Bill
20 Reading Your Bill

Part 6 — Getting Help & Staying Safe

21 Customer Support and Stores

22 Common Problems and Fixes
23 Scams Aimed at Phone Customers
24 Helping a Parent with Their Account

Part 7 — When to Call Bill & Your Cheat-Sheet

25 When to Call Bill
26 Your Consumer Cellular Cheat-Sheet

PART 1

Getting to Know Consumer Cellular

Who Consumer Cellular is, which network your calls actually travel on, and an honest look at whether it's a good fit for you.

CHAPTER 1

A Note from Bill

Hello, and welcome. Maybe you've seen Consumer Cellular's ads and wondered whether it could lower your phone bill. Maybe you're already a customer and want to understand your bill or your new IRIS phone. Or maybe you're a son or daughter helping a parent choose a plan. Wherever you're starting from, you're in the right place.

I'm Bill. With 30+ years of professional experience, I help folks here in Portage County, Ohio feel at home with their technology, and phone plans are one of the things people ask me about most. I wrote this guide the way I'd explain it at your kitchen table: slowly, in plain English, one step at a time. Any word you might not know, I'll stop and explain right then.

What this guide covers

- **Who Consumer Cellular is** and which network carries your calls.
- **The plans and prices**, including what you'll really pay once taxes and fees are added.
- **The AARP discount** and how to make sure you're getting it.
- **The IRIS phones**: the easy flip phones and the simple smartphones.
- **Using a phone you already own**, and moving your phone number over.
- **Your account and the My CC app**, paying and reading your bill, and getting help.
- **Leaving**, if it ever comes to that, without losing your number.

WHAT THIS DOES FOR YOU

What this guide does for you

By the end you'll know whether Consumer Cellular is a good fit, which plan matches how you actually use your phone, how to switch without losing your number, and how to spot the charges on your bill. That adds up to fewer surprises, a bill you understand, and the confidence to ask the right questions.

The big promise: you can't break it

Looking at plans, opening the My CC app, or reading your bill can't hurt anything. The only places to slow down are the ones that involve money or your phone number: buying a phone, changing plans, and canceling service. I'll flag each one, and I'll tell you the one mistake that can cost you your number (it's in Chapter 15).

One more thing: I don't get paid by Consumer Cellular or anyone else to recommend them. This guide is here to explain, not to sell. If you'd like a hand, call me at **(330) 200-8042**.

— Bill

CHAPTER 2

What Consumer Cellular Is

Consumer Cellular is a U.S. cell phone company that has built its business around older adults. It sells phone service, its own easy-to-use **IRIS** phones, and well-known phones from other makers. It's best known for straightforward plans, no long-term contracts, and a long partnership with AARP.

A carrier without its own towers

Here's something many people don't realize. Consumer Cellular doesn't own any cell towers. It rents space on the big national networks and resells that service under its own name. The industry word for this is an **MVNO**, short for "mobile virtual network operator." Plenty of companies work this way; it's one reason their prices can be lower than the big carriers'.

GOOD TO KNOW

A new word: carrier

Your **carrier** is simply the company you pay for phone service. Consumer Cellular is your carrier. The company whose towers carry the signal (more on that in Chapter 3) is the network behind it.

What makes it different

- **No annual contract.** You pay month to month and can leave when you like (Chapter 17).
- **Plans aimed at older adults**, including an unlimited plan for customers 50 and over (Chapter 5).
- **An AARP discount** on monthly service and accessories for AARP members (Chapter 6).
- **Its own simple phones**, sold under the IRIS name (Chapters 9 and 10).
- **Phone-based customer support**, plus a growing number of its own stores (Chapter 21).

WHAT THIS DOES FOR YOU

What this does for you

If you mostly call, text and look at a few photos, you may be paying a big carrier for a lot you never use. A simpler carrier can mean a smaller bill with the same signal, as long as the network covers the places you go.

CHAPTER 3

Which Network It Uses, and Checking Coverage

Because Consumer Cellular rents its network, your calls actually travel over one of the big national networks. Knowing which one helps you judge whether you'll get a good signal at home, at church, at the grocery store and at the grandkids' house.

AT&T and T-Mobile

Consumer Cellular has long run on **AT&T's** network, and it also uses **T-Mobile's**. The company says it uses more than one network provider, and which one your line uses can depend on your SIM card, your phone and where you live. It does **not** run on Verizon's network.

> TIP
>
> **If you're not sure which network you're on**
>
> Just ask. Call Consumer Cellular at **(888) 345-5509** (or dial **611** from your Consumer Cellular phone) and ask, "Which network is my line on?" It's a perfectly normal question, and it helps if you ever need to fix data settings or compare coverage.

Check coverage before you switch

1. Go to **consumercellular.com** and look for the **coverage map**.
2. Type in your home address. Look at the color for your street, not just your town.
3. Check the other places you spend time: a relative's house, your doctor's office, a cottage or camp.
4. If you have a neighbor or friend on AT&T, ask how their signal is inside their house. That's a good real-world clue.

> HEADS UP
>
> **Maps are a best guess**
>
> Every coverage map, from every carrier, is an estimate. Thick walls, basements, hills and metal roofs can all weaken a signal. That's why the risk-free trial in Chapter 11 is so valuable: use the phone at home for a couple of weeks before you're committed.

Does it have 5G?

Yes, on phones that support it, in areas where the network offers it. For calling and texting, 5G makes no difference you'll notice. It mainly speeds up data, like video and downloads.

CHAPTER 4

Is Consumer Cellular Right for You?

No carrier is right for everyone. Here's my honest take on who tends to be happy with Consumer Cellular, and when another choice may suit you better.

Often a good fit if you…

- Are 50 or older and want unlimited data for a lower price than the big carriers charge.
- Are an AARP member and will use the discount.
- Want a simple flip phone with big buttons, or a no-frills smartphone.
- Prefer to call a person for help rather than fight through a chat window.
- Get good AT&T or T-Mobile coverage where you live.

Maybe not the best fit if you…

- Live where only Verizon gets a good signal.
- Want to finance an expensive phone with big trade-in promotions; the big carriers do more of those.
- Travel abroad a lot and want international use built into your plan; ask about this before you sign up.
- Are mainly shopping on price alone. Some other budget carriers cost even less; this guide's companion, the **Prepaid & Budget Carriers** guide, compares them.

FROM BILL

My honest advice

Write down what you use now: how many lines, and roughly how much data (your current bill or phone settings will tell you). Then compare the total monthly cost, with taxes and fees, not just the advertised price. Chapter 7 shows you how.

A few things to have handy before you shop

- A recent bill from your current carrier.
- Your AARP membership card, if you have one.
- The phone you use now (you may be able to keep it; see Chapter 12).
- A list of the places you need a signal.

PART 2

Plans, Prices & the AARP Discount

The plans in plain English, the AARP discount, what you'll really pay each month, and how to keep an eye on your data.

CHAPTER 5

The Plans in Plain English

Every Consumer Cellular plan includes **unlimited talk and text**. What changes from plan to plan is how much **data** you get. Data is what your phone uses for the internet: email, web pages, maps, video calls and photos you send to family. Calls and ordinary text messages don't use your data.

The shape of the lineup

- **Small data plans** for people who mostly call and text. These are the least expensive; Consumer Cellular's plans start at **$20 a month per line**, as of November 2026.
- **Middle data plans** for people who use email, maps and a little web browsing away from home.
- **Unlimited** for people who use their phone a lot away from Wi-Fi, watch video, or don't want to think about data at all.

The Unlimited plan for customers 50 and over

This is Consumer Cellular's best-known plan. As of November 2026 it is advertised at **$35 a month for one line** and **$60 a month for two lines**, before taxes and fees. It's only for customers age 50 and over, and Consumer Cellular checks your age when you sign up.

"Unlimited" means your data never stops, but on a single-line plan the **high-speed** data is reduced after **35 GB** in a month. For most people that's far more than they use. After that, things like video may load more slowly until your next month starts.

Plan (as of November 2026)	One line	Two lines	Notes
Unlimited, age 50+	$35/month	$60/month	Age check required; high-speed data reduced after 35 GB on one line
Unlimited, two lines for AARP members	—	$55/month	AARP members only; see Chapter 6
Smaller data plans	From $20/month	Varies	Check consumercellular.com for today's data amounts

HEADS UP

The advertised price assumes AutoPay

Consumer Cellular's advertised prices include a discount for paying automatically with **AutoPay** and getting your bill electronically. Without them, each line costs more. Taxes and fees are always extra. Chapter 7 adds it all up.

GOOD TO KNOW

Prices change often

Consumer Cellular has lowered its unlimited price more than once in the past couple of years and runs promotions regularly. Treat every number here as "as of November 2026" and check the current price on consumercellular.com or by phone before you decide.

Picking the right amount of data

1. Look at your current phone's data use. On an iPhone: **Settings** > **Cellular** (it shows use since the last reset). On Android: **Settings** > **Network & internet** or **Connections** > **Data usage**.
2. Or look at the last three bills from your current carrier; most list data used.
3. Mostly on Wi-Fi at home? A small plan is often plenty.
4. Use maps, video calls or streaming away from home? Look at the middle or unlimited plan.
5. Not sure? Start a bit higher. With Consumer Cellular you can change plans later (Chapter 8).

WHAT THIS DOES FOR YOU

What this does for you

Matching the plan to how you really use your phone is the single biggest way to stop overpaying. Many people pay for unlimited and use a few gigabytes a month.

CHAPTER 6

The AARP Discount

Consumer Cellular has been an AARP member-benefit provider for more than a decade. If you or your spouse belong to AARP, you can save a little every month. It's one of the easiest discounts to get, but it isn't always applied automatically, so it's worth checking.

What AARP members get (as of November 2026)

- **5% off monthly service**, every month.
- **30% off select accessories**, such as cases and chargers.
- A longer **45-day** risk-free guarantee instead of the usual 30 days (Chapter 11).
- An AARP-only offer of **two unlimited lines for $55 a month**, before taxes and fees.

Getting the discount as a new customer

When you sign up online, by phone or in a store, give your **AARP membership number** at checkout. It's printed on your AARP card and shown in your account at aarp.org.

Adding it if you're already a customer

1. Find your AARP membership number.
2. Call Consumer Cellular at **(888) 345-5509** (or dial **611** from your Consumer Cellular phone).
3. Say, "I'm an AARP member and I'd like the AARP discount added to my account."
4. Give them your membership number.
5. On your next bill, look for the AARP discount as a line of its own (Chapter 20).

> **TIP**
>
> **One membership per account**
>
> Only one AARP membership can be applied to a Consumer Cellular account. If you and a spouse share an account, one membership covers it.

HEADS UP

Keep your AARP membership current

The discount depends on an active AARP membership. If your membership lapses, the discount can drop off. If your bill suddenly goes up by a small amount, check this first.

WHAT THIS DOES FOR YOU

What this does for you

Five percent sounds small, but it comes off every single month for as long as you're a customer, without you doing anything after the first phone call.

CHAPTER 7

What You'll Really Pay Each Month

The advertised price is where your bill starts, not where it ends. Here's what gets added, so the first bill doesn't come as a shock.

The pieces of your monthly cost

Charge	What it is
Plan price	The advertised price per line, which assumes AutoPay and electronic billing.
Without AutoPay	Each line costs more if you don't use AutoPay and paperless billing.
AARP discount	5% off monthly service for AARP members (Chapter 6).
Taxes and surcharges	Federal, state and local taxes. Consumer Cellular's own help page says these can range from about 15% to 35% of a bill, depending on where you live.
Operational Compliance Fee	A monthly fee Consumer Cellular charges itself. It is **not** a tax or a government fee, and the company says it is subject to change.
Phone payments	If you bought a phone with monthly payments (EasyPay), that installment shows up too.

One-time charges

- **Activation fee:** Consumer Cellular's billing help lists a one-time network activation fee for each new line. If you cancel within the risk-free period, it's waived (Chapter 11). Ask at signup whether any promotion waives it.
- **A phone**, if you buy one rather than bringing your own.
- **Extra services** such as international calls, 411 directory assistance or calls from a cruise ship are charged when you use them.

Do the math before you switch

1. Write down the plan price for the number of lines you need.
2. Subtract 5% if you're an AARP member.
3. Add the Operational Compliance Fee for each line (ask the representative for today's amount).
4. Add an estimate for taxes; a quick way is to ask, "What will my total monthly bill be, with taxes and fees, at my address?"

5. Compare that total to your current bill's total, not to the other carrier's advertised price.

FROM BILL

Ask for the all-in number

When you call, say: "Please tell me my total monthly bill, with every tax and fee, for this plan at my address." Write the number down, along with the date and the representative's first name.

TIP

Bill's Phone & Internet Bill Check-Up

If comparing bills makes your head spin, this is exactly what my **Phone & Internet Bill Check-Up** is for. See Chapter 25.

CHAPTER 8

Changing Your Plan and Watching Your Data

One of the nice things about a no-contract carrier is that your plan isn't set in stone. If you find you're using more data, or a lot less, you can change.

Changing your plan

1. Sign in to **My Account** at consumercellular.com, or open the **My CC** app (Chapter 18).
2. Look for the option to view or change your plan.
3. Compare the choices, and read when the change takes effect before you confirm.
4. Prefer a person? Call **(888) 345-5509** and ask them to walk through the options with you.

HEADS UP

Before you change plans

Ask whether the new plan keeps your current AutoPay and AARP discounts, and whether a promotion you signed up with will end if you switch. Promotional prices sometimes only apply to a particular plan.

Keeping an eye on data

Consumer Cellular has a **data usage monitor** in My Account and in the My CC app, so you can see how much you've used this month. You can also get **usage alerts** that warn you as you approach your plan's limit.

Easy ways to use less data

- Connect to your home Wi-Fi. When you're on Wi-Fi, the phone doesn't use your plan's data.
- Turn off automatic video play in apps like Facebook.
- Download maps or music on Wi-Fi before a trip.
- Let photo backups happen only on Wi-Fi (most phones do this by default).

WHAT THIS DOES FOR YOU

What this does for you

A quick look at your data once a month tells you whether you're on the right plan. Moving down a size can save money every month; moving up can save the frustration of slow data at the end of the month.

PART 3

Phones: IRIS, Your Own Phone & SIM Cards

Consumer Cellular's IRIS flip phones and smartphones, buying a phone and the risk-free guarantee, using a phone you already own, and the little SIM card that makes it all work.

CHAPTER 9

The IRIS Flip Phones

IRIS is Consumer Cellular's own brand of phones, designed with older adults in mind. The flip phones are for people who want to make calls and send texts without a touchscreen to wrestle with.

The models

- **IRIS Easy Flip 2**: the newer flip phone. As of November 2026, Consumer Cellular lists it at **$99.99** full price, with monthly payments available.
- **IRIS Easy Flip**: the earlier model. You may still see it in stores or own one already.

What a flip phone is good at

- **Real buttons** you can feel, with large, lit keys.
- **Closing it hangs up** the call, and opening it answers. No swiping.
- **Long battery life** compared with most smartphones.
- **Fewer distractions**: no app store full of games and pop-ups.
- **A basic camera** for snapping a photo of the grandkids and texting it.

What it isn't good at

A flip phone won't run most smartphone apps: no banking app, no Facebook app, no video calls with FaceTime. If a doctor's office or bank expects you to use an app or approve sign-ins on your phone, think carefully. Text-message codes still work fine on a flip phone.

TIP

Set up an ICE contact

Many flip phones let you store an **ICE** ("In Case of Emergency") contact. Look in the phone's **Contacts** or **Settings** menu for it, and add the person you'd want called if something happened to you.

HEADS UP

IRIS phones are tied to Consumer Cellular

IRIS phones are sold for use on Consumer Cellular's service. If you think you might switch carriers later, ask whether the phone can be unlocked and what the rules are before you buy (see Chapter 17).

Using your flip phone

1. **To call**: open the phone, type the number with the keypad, and press the green **Call** button.
2. **To answer**: just open the phone when it rings.
3. **To hang up**: close the phone.
4. **To text**: press the **Menu** or **OK** button, choose **Messages**, then **New message**.
5. **To check voicemail**: press and hold the **1** key.

GOOD TO KNOW

Exact buttons vary

The steps above work on most flip phones, but button names differ a little from model to model. Your phone's quick-start guide (in the box, and on consumercellular.com) shows the exact layout.

CHAPTER 10

The IRIS Smartphones and Other Phones

If you'd like a touchscreen, maps, video calls and apps, a smartphone is the way to go. Consumer Cellular sells its own simple IRIS smartphones as well as phones from the well-known makers.

IRIS Connect 2

The **IRIS Connect 2** is Consumer Cellular's own budget smartphone. It runs **Android 15**, has a large screen of nearly 7 inches, and is designed to be straightforward. As of November 2026, Consumer Cellular lists it at **$149.99** full price, with monthly payments available.

You may also see or own the earlier **IRIS Connect**. It's an older, less expensive model; if you're buying new, compare the two side by side before you decide.

Other phones

Consumer Cellular also sells phones from Apple, Samsung, Motorola and Google. The lineup changes several times a year, so check consumercellular.com or ask in a store for what's available today.

Which should you choose?

If you…	Consider
Only call and text, and want buttons	IRIS Easy Flip 2
Want a simple, inexpensive smartphone	IRIS Connect 2
Already use an iPhone and FaceTime with family	An iPhone (or keep your own; Chapter 12)
Need specific apps for banking or health	Any smartphone; check that the app supports it

TIP

The iPhone or Android guides

Once you have a smartphone, Bill's iPhone and Android guides walk you through everything from making the text bigger to video-calling the grandkids.

WHAT THIS DOES FOR YOU

What this does for you

Choosing the right kind of phone matters more than choosing the right plan. A phone you're comfortable with is one you'll actually use, and that's what keeps you connected to family.

CHAPTER 11

Buying a Phone, EasyPay and the Risk-Free Guarantee

Before you buy, it helps to know your payment choices and, just as important, how long you have to change your mind.

Paying for a phone

- **Pay in full** at checkout.
- **EasyPay**: Consumer Cellular's interest-free monthly payment option. The phone's price is split into monthly installments that appear on your bill. Down payment and monthly amounts depend on the phone and the offer; ask for the exact numbers.

HEADS UP

EasyPay and leaving

If you leave Consumer Cellular before the phone is paid off, expect to owe the remaining balance. Ask about this before you sign up.

The risk-free guarantee

New customers get a trial period. If you cancel within **30 days**, Consumer Cellular waives the monthly service charges and the one-time activation fee. AARP members get a longer **45-day** guarantee.

- A phone or accessory bought directly from Consumer Cellular can be returned within that window if it's in **like-new condition with all the original packaging**.
- Remove any screen lock or passcode, and sign out of your Apple or Google account on it, before you send it back.
- You may still owe for some usage charges, such as international calls or roaming.
- If you bought the phone at another store, that store's return rules apply.

FROM BILL

Keep the box

Keep the box, the charger, the paperwork and the little SIM tool until the trial period is over. Write the last day of your trial on the calendar the day the phone arrives.

WHAT THIS DOES FOR YOU

What this does for you

The trial lets you test the signal where you actually live, in your kitchen and your bedroom, before you're committed. That's worth more than any coverage map.

CHAPTER 12

Bring Your Own Phone

You don't have to buy a new phone. If the phone you have now is compatible, Consumer Cellular will send you a **SIM card** (or set up an eSIM) so you can keep using it. That's called **bring your own phone**.

What your phone needs

- **Unlocked**: free to work with any carrier. Your *current* carrier has to unlock it; Consumer Cellular can't do it for you.
- **Compatible** with the AT&T and T-Mobile style of network (the industry word is GSM).
- **VoLTE** support (calls over the 4G LTE network). Most phones from the last several years have it. Older 3G-only phones won't work.

Check your phone first

1. Find your phone's **IMEI**, its unique serial number. The quickest way on almost any phone: open the phone keypad and dial ***#06#**.
2. On an iPhone you can also go to **Settings** > **General** > **About**.
3. On an Android phone, go to **Settings** > **About phone**.
4. Enter the IMEI in the phone compatibility checker on consumercellular.com, or read it to a representative.

HEADS UP

Phones from Verizon

Phones that came from Verizon often need to be unlocked first, and some older ones won't work at all. Run the compatibility check before you count on keeping one.

Getting your phone unlocked

1. Pay off any balance you owe on the phone with your current carrier.
2. Contact your current carrier and ask them to **unlock** the phone. Each carrier has its own rules about how long you must have had the phone.
3. Wait for their confirmation that it's unlocked.

GOOD TO KNOW

Compatibility isn't a guarantee

Consumer Cellular says it can't guarantee every model will work. The SIM card is free, though, so trying it costs little, and the risk-free period gives you time to be sure.

WHAT THIS DOES FOR YOU

What this does for you

Keeping the phone you know saves you the cost of a new one and the bother of learning it. Your photos, contacts and apps stay right where they are.

CHAPTER 13

SIM Cards and eSIM

A **SIM card** is a tiny chip that tells the network which phone number and account belong to your phone. It slips into a small tray on the side of your phone. An **eSIM** is the same thing built into the phone, with no card to handle.

Physical SIM card

1. Turn the phone off.
2. Find the SIM tray on the side of the phone. On many phones there's a tiny hole beside it.
3. Push the SIM tool (or a straightened paper clip) gently into the hole until the tray pops out.
4. Lay the new SIM in the tray the same way the old one sat (it only fits one way), and slide the tray back in.
5. Turn the phone on and follow the activation steps in Chapter 16.

eSIM

Consumer Cellular supports eSIM on many newer Apple, Samsung, Motorola and Consumer Cellular phones. With eSIM, activation happens on screen, usually by scanning a QR code or following prompts, and there's nothing to insert. Recent iPhones sold in the U.S. use eSIM only, with no SIM tray.

TIP

Not sure which you need?

Tell Consumer Cellular exactly which phone you have when you order, and they'll send the right SIM or set up an eSIM. If in doubt, ask, "Does my phone use a SIM card or eSIM?"

STAY SAFE

Guard your SIM like a key

Your SIM is what links your phone number to your phone. Never read a code from a text message to someone who calls you, because thieves use those codes to move your number to their own SIM. Chapter 23 explains.

PART 4

Switching: Keeping Your Number In and Out

How to move your phone number to Consumer Cellular, get your phone working on day one, and take your number with you if you ever leave.

CHAPTER 14

Before You Switch: A Checklist

A little preparation makes switching smooth. Gather these before you call or order online, and keep them in one place.

From your current carrier

Gather this	Where to find it
Account number	On your current bill, or in your online account. Not the same as your phone number.
Transfer PIN	A short code your current carrier gives you to approve the move (Chapter 15 shows how to get one from the big carriers).
Account holder's name	Exactly as it appears on the current account.
Billing address	Exactly as it appears on the current bill, including apartment number.
What you still owe	Any phone payments or contract fees left on the old account.

For Consumer Cellular

- Your AARP membership number, if you have one (Chapter 6).
- The phone's IMEI, if you're keeping your phone (Chapter 12).
- A credit or debit card or bank account for AutoPay (Chapter 19).
- A list of how many lines you need and who uses each one.

HEADS UP

Small mismatches cause big delays

A transfer can be rejected over a tiny difference: "Bob" instead of "Robert," a missing apartment number, or an old address. Copy the details exactly as your current bill shows them.

Back up your phone first

If you're getting a new phone, make sure your contacts and photos are backed up before you switch (iCloud on an iPhone, your Google Account on Android). If you're keeping your phone, nothing on it changes when you put in the new SIM.

CHAPTER 15

Moving Your Number to Consumer Cellular

Moving your existing number to a new carrier is called **porting**. You have the right to keep your number when you switch, and Consumer Cellular handles the request for you. Here's how it goes.

HEADS UP

The one mistake that can cost you your number

Do not cancel your old service first. Keep it active until the move to Consumer Cellular is finished. If you cancel before the transfer completes, your old carrier may release the number, and you could lose it for good. The move itself closes the old line for you.

Getting a transfer PIN from the big carriers

Carrier	How to get the transfer PIN	PIN lasts about
AT&T	From your AT&T phone, dial ***PORT** (*7678)	4 days
Verizon	From your Verizon phone, dial **#PORT** (#7678)	7 days
T-Mobile	Request a transfer PIN in your T-Mobile online account or app	7 days
Others	Call your carrier and ask for your "number transfer PIN"	Ask them

The steps

1. Gather the details from Chapter 14, including your transfer PIN.
2. Sign up online at consumercellular.com, by phone at **(888) 345-5509**, or in a store.
3. Choose your plan, and choose a new phone or bring your own.
4. When asked whether you want to keep your existing phone number, answer **Yes**, and enter your old carrier's details.
5. When your SIM card or phone arrives, follow the activation steps in Chapter 16.
6. Once your Consumer Cellular phone can make and receive calls, the move is done. Your old line closes on its own.

How long it takes

If you're keeping your own phone, the transfer usually completes within a few hours, though it can take up to a day. If you're ordering a new phone, the transfer is timed around the phone's delivery, so you aren't left without service while it's in the mail.

TIP

Old carrier's final bill

Expect one last bill from your old carrier. It may include a partial month, any remaining phone payments, or an early-termination fee if you were still under contract. Consumer Cellular can't pay those for you.

GOOD TO KNOW

Moving a landline number

You can often move a home phone (landline) number to a cell phone too. Ask Consumer Cellular when you sign up, and see Bill's **Home Phone Service** guide if you're thinking of dropping the landline.

CHAPTER 16

Activating Your Phone and Your First Day

When the box arrives, set aside half an hour, sit somewhere with good light and your Wi-Fi password nearby, and take it slowly.

Activating

1. Charge the phone, or plug it in while you work.
2. If you're keeping your number, sign in to **My Account** at consumercellular.com and select **Activate Your Equipment** in the alert box. Follow the prompts.
3. If you prefer, call **(888) 345-5509** and a representative will activate it with you on the phone. Call from a different phone, since the new one isn't working yet.
4. Insert the SIM card (Chapter 13) or follow the eSIM prompts.
5. Restart the phone when activation is finished.

First-day checks

- **Make a test call** to a friend or another phone in the house.
- **Ask someone to call you**, to make sure incoming calls work.
- **Send and receive a text**, and if you have a smartphone, a picture message.
- **Set up voicemail**: on most phones, press and hold **1**, or tap **Voicemail** in the Phone app, and follow the prompts to record a greeting and pick a voicemail password.
- **Turn off Wi-Fi briefly and open a web page**, to make sure cellular data works.

TIP

Messages not arriving?

If texts or calls don't work right away, restart the phone once more and wait an hour. Transfers can take a while to finish. If it's still not right after that, call support from another phone (Chapter 21).

WHAT THIS DOES FOR YOU

What this does for you

Five minutes of testing on day one means you find any problem while help is easy to get, not when you need to make an important call.

CHAPTER 17

Moving Your Number Out (If You Leave)

There's no annual contract, so you're free to leave. The same rule from Chapter 15 applies in reverse: your **new** carrier starts the transfer, and you keep Consumer Cellular active until it's done.

What your new carrier will ask for

- **Your Consumer Cellular account number**: it's in the upper right corner of your bill, and on the **Profile** page in My Account.
- **The account holder's name and billing address**, exactly as on your Consumer Cellular bill.
- **A PIN or passcode**, if your new carrier asks for one. Call Consumer Cellular and ask, "What account number and PIN does my new carrier need to transfer my number?"

The steps

1. Pay off or note any EasyPay balance; it's still owed when you leave (Chapter 11).
2. Call Consumer Cellular at **(888) 345-5509** to confirm your account number and transfer details, and ask them to remove any transfer lock on your line.
3. Sign up with your new carrier and ask to keep your number.
4. Give them the details. **Don't cancel Consumer Cellular yourself.**
5. When your new phone service works, the Consumer Cellular line closes on its own. Watch for a final bill.

HEADS UP

IRIS phones and unlocking

If you have an IRIS phone, ask Consumer Cellular whether it can be unlocked for use with another carrier before you plan to take it with you. If not, you may need a different phone at the new carrier.

SCAM ALERT

Nobody legitimate asks for your PIN out of the blue

A transfer PIN only matters when **you** are switching. If someone calls, texts or emails asking for your account PIN or a code "to keep your number safe," it's a scam to steal your number. Hang up and call Consumer Cellular yourself at the number on your bill.

PART 5

Your Account & Your Bill

My Account on the website, the My CC app, paying your bill, and reading it line by line.

CHAPTER 18

My Account and the My CC App

You can manage your Consumer Cellular service yourself in two places: **My Account** on consumercellular.com, and the **My CC** app on your smartphone. Both show the same account; use whichever is easier for you.

What you can do there

- See and **pay your bill**.
- Check how much **data** you've used this month.
- **Change your plan**.
- Turn on **paperless billing** and manage how you pay.
- Find your **account number** (on the Profile page).
- **Chat** with customer support from inside the app.

Getting the My CC app

1. On an iPhone, open the **App Store**. On an Android phone, open the **Google Play Store**.
2. Search for **My Consumer Cellular**. The app's official name in the stores is "My Consumer Cellular"; Consumer Cellular calls it the My CC app.
3. Check that the developer is Consumer Cellular, then tap **Get** or **Install**.
4. Open the app and sign in with your My Account username and password. If you've never set one up, choose the option to register or create an account and follow the prompts.

TIP

Write down your sign-in

Write your My Account username and password in the cheat-sheet at the end of this guide, or keep them in your password manager. It saves a phone call every time you need to check something.

SCAM ALERT

Only download the real app

Get the app only from the App Store or Google Play, never from a link in a text message or email. Fake "account" links are a common way thieves steal passwords.

GOOD TO KNOW

No smartphone? No problem

If you have a flip phone, use My Account on a computer or tablet, or simply call **611** from your Consumer Cellular phone. You don't need the app to manage your account.

CHAPTER 19

Paying Your Bill

You can pay your bill in the My CC app, on the website, or by calling customer service. Setting up AutoPay is the most popular choice, because it also unlocks the lower advertised plan price.

AutoPay and paperless billing

AutoPay charges your card or bank account automatically each month. **Paperless billing** (also called e-billing) sends your bill by email instead of on paper. Consumer Cellular's advertised plan prices assume you use both.

1. Sign in to My Account or the My CC app.
2. Look for the **billing** or **payment** section, and the option for **AutoPay**.
3. Enter your card or bank account details and confirm.
4. In the same area, choose to receive your bill electronically.
5. Look for a confirmation email, and check your next bill for the AutoPay discount.

WHAT THIS DOES FOR YOU

What this does for you

AutoPay means no late payments and no stamps, and on Consumer Cellular it's also what gets you the advertised price. You'll still get an email bill every month to look over.

TIP

Prefer to keep control?

Some people like to pay by hand each month so they look at every bill. That's fine; just know each line will cost more without the AutoPay discount. A middle ground: use AutoPay, and spend two minutes with each emailed bill using Chapter 20.

Other ways to pay

- **In the app or website** as a one-time payment.
- **By phone**: call **(888) 345-5509** or dial 611 from your Consumer Cellular phone.

SCAM ALERT

Consumer Cellular won't demand gift cards

No real phone company asks you to pay with gift cards, a wire transfer, cryptocurrency or a payment app because your service is "about to be shut off." That's a scam. Hang up and call the number on your bill.

CHAPTER 20

Reading Your Bill

A phone bill can look like a wall of numbers. It's simpler than it looks. Here's what each part means and what to check each month.

Where things are

On your bill	What it means
Account number	Upper right corner of the bill. You'll need it to talk to support or switch carriers.
Monthly service	Your plan's price for each line.
Discounts	AutoPay and AARP discounts, usually shown as minus amounts.
Usage	The bill itemizes talk, text and data usage.
Other charges	One-time items: activation fees, international calls, 411 calls and so on.
Operational Compliance Fee	Consumer Cellular's own monthly fee; not a tax.
Taxes and surcharges	Federal, state and local taxes and government fees, listed separately.
Equipment / EasyPay	Monthly payments on a phone you're paying off.
Total due and due date	What you owe and when. With AutoPay, the date it will be charged.

A two-minute monthly check

1. Is the **total** about the same as last month? If it jumped, find the line that changed.
2. Do you see the **AutoPay** discount and, if you're a member, the **AARP** discount?
3. Are there **other charges** you don't recognize, like international calls?
4. Is an **EasyPay** payment still showing for a phone you've already paid off?
5. Is every **line** on the bill someone who still uses it?

HEADS UP

Your first bill may look high

First bills often include one-time charges like activation, and sometimes part of a month. Compare the second bill to judge what you'll normally pay.

FROM BILL

When something looks wrong

Call **(888) 345-5509**, have the bill in front of you, and ask them to explain the specific line. Be polite but specific: "What is this $X charge on line Y?" Write down what they say.

TIP

The Bill Check-Up

If you'd like a second pair of eyes on your phone and internet bills, that's what my **Phone & Internet Bill Check-Up** is for (Chapter 25).

PART 6

Getting Help & Staying Safe

How to reach Consumer Cellular, fixing the common problems yourself, the scams aimed at phone customers, and helping a parent with their account.

CHAPTER 21

Customer Support and Stores

Consumer Cellular is known for phone-based customer support with real people. Here are the ways to reach them, and a few tips for a smoother call.

Ways to reach Consumer Cellular

How	Details
By phone	**(888) 345-5509**
From your Consumer Cellular phone	Dial **611**
In the app	Chat inside the My CC app (Chapter 18)
Online	My Account and the help pages at consumercellular.com
In person	Consumer Cellular's own stores, and support at some Target stores (call first)

Stores

Consumer Cellular has been opening its own stores. Early in 2026 it had more than 70 in 29 states and was planning to keep adding more through the year. It has also long had a partnership with Target, but Consumer Cellular asks customers to call first rather than walk in expecting help at a Target store. Use the store locator at consumercellular.com to see what's near you.

Before you call

- Have your **bill** or **account number** handy.
- Call from a **different phone** if the problem is with your phone, so you can follow instructions while you talk.
- Write down the **date**, the **representative's first name**, and what they promised.
- If you're helping someone else, have them with you so they can give permission on the call (Chapter 24).

TIP

Hours change

Support hours have changed over time. Check the current hours on consumercellular.com before calling late in the evening or on a holiday.

WHAT THIS DOES FOR YOU

What this does for you

Knowing exactly who to call, and having your account number in hand, turns a frustrating hour on hold into a ten-minute call.

CHAPTER 22

Common Problems and Fixes

Most phone problems have simple fixes you can try yourself in a few minutes. Try these in order before you call.

No service, or "SOS only" at the top of the screen

1. Turn **Airplane Mode** on, wait ten seconds, and turn it off again.
2. Restart the phone.
3. If you just switched to Consumer Cellular, the transfer may still be finishing; wait an hour.
4. Take the SIM card out and put it back in (Chapter 13).
5. Still nothing? Check whether you've paid your bill, then call support from another phone.

Calls work but data doesn't

1. Make sure **Cellular Data** (iPhone) or **Mobile data** (Android) is turned on in Settings.
2. Check whether you've used up your high-speed data for the month (Chapter 8).
3. Restart the phone.
4. If you brought your own phone, call support and ask them to check your phone's data settings; they depend on which network your line uses (Chapter 3).

Can't hear well on calls

- Turn the volume up *during* a call; call volume is separate from ringer volume.
- Check that nothing is covering the earpiece, like a case or screen protector.
- If you wear hearing aids, ask about phones with a good hearing-aid compatibility rating, and see Bill's **Bluetooth Hearing Aids** guide.

Lost or stolen phone

1. Try to locate it: **Find My** on an iPhone, or Google's **Find Hub** on Android.
2. Call Consumer Cellular from another phone and ask them to suspend the line, so no one can run up charges.
3. Change the passwords for your email and bank if the phone wasn't locked.
4. See Bill's **Lost or Stolen Phone** guide for the full checklist.

Phone acting slow or freezing

- Restart it. It fixes more than you'd expect.
- Install any waiting software updates.
- Close apps you aren't using, and delete ones you never open.

> **FROM BILL**
>
> **Restart first, always**
>
> If I could give you one fix to remember, it's this: turn the phone off, count to thirty, and turn it back on. It solves a surprising share of the calls I get about phones.

CHAPTER 23

Scams Aimed at Phone Customers

Phone customers of every carrier are targets for scams. Here are the ones to know, and the simple rules that protect you.

SCAM ALERT

"We're from your phone company" calls

Someone calls saying they're from Consumer Cellular (or AT&T, or any carrier) and offers a discount, a refund, or a warning that your account is "compromised." They ask you to read back a code that just arrived by text. **Never do it.** That code lets them take over your account or move your number. Hang up and call **(888) 345-5509** yourself.

SCAM ALERT

SIM-swap and number theft

A thief who moves your phone number to their own phone receives your texts, including bank sign-in codes. Signs: your phone suddenly shows no service for no reason, or you get a message about a SIM or transfer you didn't ask for. Call Consumer Cellular from another phone right away, then call your bank.

SCAM ALERT

Fake bill and payment texts

Texts saying "your payment failed, click here" or "you're owed a refund" with a link are usually fake. Don't tap the link. Open the My CC app or type consumercellular.com yourself to check.

SCAM ALERT

Gift-card "bill payments"

If anyone asks you to pay a phone bill with gift cards or a payment app to avoid disconnection, it is a scam, every time.

Your simple safety rules

- Never give out a code sent to your phone, to anyone who contacts *you*.
- Call back on the number on your bill, never one given to you by the caller.
- Ask Consumer Cellular about adding a passcode or extra security to your account.
- Use a screen lock (a passcode or fingerprint) on your phone.

TIP

More help with scams

Bill's **Spam Calls & Robocalls** and **I Think I've Been Scammed** guides go into this in more detail, including what to do if you've already given out a code.

CHAPTER 24

Helping a Parent with Their Account

Many grown children help a parent with their phone. A little setup now saves a lot of hassle later, and keeps your parent in control.

Ways to help

- **Sit together for calls.** The account holder can give permission on the phone for you to help.
- **Ask about adding you as an authorized person** on the account, so you can call on their behalf. Ask Consumer Cellular what their current options are.
- **Share one account.** If you're adding a parent to your plan (or they're adding you), the account holder manages billing for every line.
- **Set up AutoPay** so a missed payment never cuts off their phone (Chapter 19).
- **Fill in the cheat-sheet** in Chapter 26 and keep a copy.

HEADS UP

Respect their independence

Set things up *with* your parent, not for them. Explain what you're changing and why, and keep their passwords somewhere they can reach too.

STAY SAFE

Talk about scams

Agree on a simple family rule: "No one from the phone company, the bank or the government will ever ask for a code or a gift card. If anyone does, hang up and call me."

TIP

Helping from afar

Bill's **Helping a Parent from Afar** guide covers remote help, location sharing and more.

PART 7

When to Call Bill & Your Cheat-Sheet

An honest word about when a hand is worth it, and one page that sums up the whole guide.

CHAPTER 25

When to Call Bill

I've written this guide so you can do most of this yourself. But choosing a plan, moving a number and setting up a new phone all at once is a lot. Sometimes it's simply easier to have someone patient sit beside you. Here's my honest advice.

Times it's well worth a call

- **Deciding whether to switch**: comparing your current bill with Consumer Cellular's real total, taxes and fees included. This is exactly what my **Phone & Internet Bill Check-Up** does.
- **Switching day**: moving your number, activating the phone and making sure calls, texts and data all work before I leave.
- **Setting up a new phone**: moving contacts and photos, bigger text, voicemail, and the My CC app.
- **A bill that doesn't make sense**: we'll go through it line by line together.
- **Something feels off**: a call, text or charge you're not sure about. 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 what I'm doing 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 if staying with your current carrier makes more sense.

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 actual help always comes from me.

Thanks for reading, and enjoy staying in touch with the people you love.

— Bill

CHAPTER 26

Your Consumer Cellular Cheat-Sheet

The whole guide on one page. Keep a copy near your phone or with your important papers.

The essentials (as of November 2026)

Topic	What to know
Customer support	**(888) 345-5509**, or dial **611** from your Consumer Cellular phone
Network	Runs on AT&T and T-Mobile; not Verizon
Unlimited, age 50+	$35/month one line, $60 two lines, with AutoPay; taxes and fees extra
AARP members	5% off monthly service, 30% off select accessories, 45-day guarantee
Risk-free period	30 days (45 for AARP members); keep the box
Account number	Upper right of your bill, or Profile page in My Account
The app	"My Consumer Cellular" (My CC) in the App Store or Google Play
Keeping your number	Never cancel the old service first

Write it down once

Keep handy	
My phone number	_____
My Consumer Cellular account number	_____
My Account username	_____
Where my password is kept	_____
My plan	_____
AARP membership number	_____
My phone's IMEI (dial *#06#)	_____
Last day of my risk-free trial	_____

When something's wrong, in order

1. Restart the phone.
2. Toggle Airplane Mode on and off.
3. Check that the bill is paid and data isn't used up (My CC app).
4. Re-seat the SIM card.
5. Call Consumer Cellular from another phone: (888) 345-5509.
6. Still stuck? Call Bill at (330) 200-8042.

SCAM ALERT

The golden rule

Never read a text-message code to someone who called you, and never pay a phone bill with gift cards. When in doubt, hang up and call the number on your bill.