BILL'S HOME TECH
Home & Small Business Tech Solutions

BILL'S COMPLETE MANUALS

Low-Cost Internet & Phone Programs

Lifeline, company discount plans, 55+ phone plans and free devices — explained in plain English, one step at a time

A plain-English guide to paying less for phone and internet

Take your time — checking whether you qualify can't cost a penny

Written for you by Bill — Bill's Home Tech

(330) 200-8042 · BillsHomeTech.com

For Lifeline, company low-cost plans & 55+ plans · facts current November 2026

What's Inside

This is your guide to the real help with phone and internet bills: the federal Lifeline discount, the companies' own low-cost plans, 55+ phone plans and affordable devices, plus the scams that borrow their names. Read it in any order and at your own pace; there's no test, and you can't fall behind. Program facts come from the FCC and the official Lifeline site, and company plans from the companies' own pages, as of November 2026. If a price is a little different when you ask, the idea is still the same.

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PART 1

Getting Started

Who this guide is for, the three kinds of help that really exist in November 2026, the words you'll see on the forms, and the few papers worth gathering before you apply.

CHAPTER 1

A Note from Bill

Hello, and welcome. Phone and internet service have become as necessary as the electric bill. You need them to see the doctor by video, refill a prescription, talk to the grandkids, check the bank and call for help in an emergency. But the bills keep creeping up, and for many households on a fixed income they are hard to carry.

I'm Bill. For more than 30 years I've helped people make sense of their technology, and one of the questions I hear most is a simple one: **"Is there any help with this bill?"** The honest answer is yes, sometimes quite a lot. But the help is spread across a federal program, a handful of company plans and a few senior discounts, each with its own rules. On top of that, a big federal program ended in 2024 and scammers are still using its name. I wrote this guide to sort it all out, slowly and in plain English.

Who this guide is for

- Anyone on a fixed income who wants to pay less for a cell phone, a home phone or home internet.
- People who receive **SNAP** (food help), **Medicaid**, **SSI**, housing help or a **Veterans Pension**, because those programs often open the door to phone and internet discounts.
- Anyone 55 or older who wants to know whether a "senior plan" really saves money.
- Family members helping a parent or grandparent apply.

What this guide covers

- **Lifeline**, the federal phone and internet discount: who qualifies, how much it pays, how to apply at the official site, and how to keep it every year.
- **The Affordable Connectivity Program (ACP)**: what it was, why it ended in 2024, and why anyone offering "ACP sign-ups" today is a red flag.
- **Company low-cost internet plans** such as Spectrum Internet Assist, Xfinity Internet Essentials, Access from AT&T, Verizon Forward and Cox ConnectAssist.
- **55+ phone plans** from T-Mobile, AT&T and Verizon, and what they really require.
- **Free and low-cost phones and computers**, and the catches to watch for.
- **Ohio help**, a step-by-step savings checklist, and the **scams** that borrow these programs' names.

WHAT THIS DOES FOR YOU

What this book does for you

By the end you'll know exactly which kinds of help your household can get, how to apply for each one safely through the official channels, and how to keep the discount once you have it. You'll also be able to spot a fake "free government phone" or "ACP" offer in seconds, before it costs you a penny or your Social Security number.

The honest "can't break it" promise

Checking whether you qualify costs nothing and can't hurt you. Applying for Lifeline is free. Asking a company about its low-cost plan won't change your current service. There are only a few moments that deserve a pause, and I'll flag each one: **switching companies** (you might lose a promotion or your phone number if it isn't moved properly), **missing a recertification deadline** (you can lose the discount), and **giving personal information** to anyone who contacted you first. I'll show you how to handle each of those safely.

GOOD TO KNOW

Facts current as of November 2026

Every amount, rule and plan in this guide was checked against official pages from the FCC, the Lifeline program's own site and the companies themselves in November 2026. Company plans and prices change often. Where I couldn't find a current official price, I say so plainly. If what you're told differs from this guide, trust the official source and ask for it in writing.

And you're never stuck alone. If you'd like a hand with any of this, call me at **(330) 200-8042** and we'll sort it out together. There's no such thing as a silly question about money you pay every month.

— Bill

CHAPTER 2

The Big Picture: Three Kinds of Help

It's easy to get lost in program names. In November 2026, nearly all the help with phone and internet bills falls into three groups. Once you see which group something belongs to, the rules make sense.

Kind of help	What it is
1. Lifeline (federal)	A government discount of up to **$9.25 a month** on phone or internet service (more on Tribal lands). You apply once through the official Lifeline site, then use it with one participating company. Run by the FCC and a nonprofit called USAC.
2. Company low-cost plans	Cheaper internet plans that the companies themselves offer to households that qualify, often through SNAP, Medicaid, SSI or income. Examples: Spectrum Internet Assist, Xfinity Internet Essentials, Access from AT&T. These are **not** government programs; each company sets its own rules.
3. Senior (55+) plans	Ordinary phone plans with a lower price for account holders 55 or older. No income test, just proof of age.

And one that's gone: the ACP

From 2021 to 2024 there was a fourth, much bigger program called the **Affordable Connectivity Program**, or ACP, that took up to $30 a month off internet bills. It ran out of money, and households stopped receiving the discount on **June 1, 2024**. As of November 2026 it has not come back. Chapter 12 explains what happened, and Chapter 25 explains why an offer to "sign you up for ACP" today is a warning sign.

TIP

You may be able to combine help

These groups don't always exclude each other. For example, Verizon lists Lifeline itself as one of the ways to qualify for its Verizon Forward discount. Lifeline is limited to one benefit per household, but a company plan has its own separate rules. Chapter 23 shows how to put together the best mix.

Where the money actually comes from

Lifeline is paid for by the federal Universal Service Fund, which comes from fees on phone companies. You never pay the government anything to join. The company discounts are simply lower prices the company chooses to offer. Either way, **no real program charges an application fee**. If someone asks you to pay to sign up, stop.

CHAPTER 3

Plain-English Words You'll See

The forms and websites use a lot of official words. Here's what they mean, in plain English.

Word	What it means
Lifeline	The FCC's long-running discount on phone, internet or a bundle of both, for low-income households.
FCC	The Federal Communications Commission, the government agency in charge of phone and internet rules. Its website is fcc.gov.
USAC	The Universal Service Administrative Company, a nonprofit that runs Lifeline for the FCC. Its Lifeline website is **lifelinesupport.org**.
National Verifier	The official system that checks whether you qualify for Lifeline. You reach it through lifelinesupport.org. It checks government databases and, if needed, asks for documents.
Household	The people who live together **and share income and expenses**. Lifeline allows one benefit per household, not per person.
Federal Poverty Guidelines	Income limits set each year by the government. Lifeline uses 135% of them. Many company plans use 200%.
Recertify	Prove once a year that you still qualify, so you keep the discount.
Participating company	A phone or internet company that has signed up to offer Lifeline. Not every company does.
Bundled service	Phone and internet together in one plan, such as a cell plan with talk, text and data.
ACP	The Affordable Connectivity Program. It **ended** on June 1, 2024.
Tribal lands	Federally recognized reservations and certain other Native lands, where Lifeline pays more.

HEADS UP

"Free government phone" is not an official name

You'll see signs and ads for a "free government phone." That's marketing. The government program is Lifeline, and it's a discount on service. Some companies use that discount to offer a plan at no cost to you, sometimes with a basic phone. That can be perfectly real, but the word "government" on a sign doesn't make the seller official.

CHAPTER 4

Before You Start: What to Gather

Ten minutes of gathering now saves a lot of back-and-forth later. You may not need every item, but it's good to have them on the table.

For Lifeline and most company plans

What	Why
Your full legal name and date of birth	Exactly as on your Social Security card or ID.
The last four digits of your Social Security number	Lifeline asks for the last four digits (or a Tribal ID number). Never give the full number to someone who called you.
Your home address	Where you actually live. If you don't have a permanent address, Lifeline accepts a temporary one, such as a shelter or a relative's home.
A benefit letter	Your most recent SNAP, Medicaid, SSI, housing or Veterans Pension letter, if you receive one. This is the easiest proof.
Proof of income	If you qualify by income instead: a recent tax return, pay stubs or a Social Security benefit statement.
Your current bills	Your phone and internet bills, so you can compare what you pay now.
An email address	Helpful for applying online and getting updates. A family member's is fine, as long as they'll pass messages along.

TIP

Make copies or take photos

If you apply online, you may be asked to upload a document. A clear photo taken with your phone works. Lay the paper flat in good light, make sure all four corners show, and check you can read it before you send it. Cover nothing up except what the form says you may.

Look at what you pay now

Before you chase a discount, write down what you pay each month for your cell phone, home phone and internet. Sometimes the biggest saving isn't a program at all but a cheaper plan with the same company, or a prepaid carrier. My Phone & Internet Bill Check-Up manual walks through that review, and my Prepaid & Budget Carriers manual compares the low-cost phone companies.

Service	What I pay now
Cell phone	$_____ a month
Home phone	$_____ a month
Home internet	$_____ a month
Total	$_____ a month

STAY SAFE

Keep these papers private

A benefit letter and income papers contain personal details scammers would love. Only send them through lifelinesupport.org, the company's own website you typed in yourself, or to a store employee you went to see. Never send them by text or email to someone who contacted you first.

PART 2

Lifeline: The Federal Discount

What Lifeline pays, who qualifies, how to apply at the official site, how to choose a company, and how to keep your discount year after year.

CHAPTER 5

What Lifeline Is and What It Pays

Lifeline is a federal program that has helped low-income households afford phone service since 1985, and it now covers internet service too. It's overseen by the FCC and run day to day by USAC. Lifeline doesn't send you a check. Instead, your phone or internet company takes the discount off your monthly bill.

How much it's worth

If your Lifeline service is...	The discount
Internet, or a phone-and-internet bundle	Up to **$9.25 a month** off.
Phone service only (voice, no data)	Up to **$5.25 a month** off.
On qualifying Tribal lands	Up to **$34.25 a month** off phone, internet or a bundle (the standard $9.25 plus up to $25 more). See Chapter 11.

GOOD TO KNOW

Why the phone-only amount is lower

The FCC has been encouraging Lifeline toward plans that include internet data. For years it planned to phase out support for voice-only service, but it keeps pausing that change. In July 2026 the FCC kept the $5.25 voice-only amount, and the current minimum plan standards, in place until **December 1, 2027**. A cell plan with talk, text and some data usually gets the full $9.25.

What it can pay toward

- A **cell phone plan** from a company that takes Lifeline. Many wireless Lifeline companies use the discount to offer a plan at no monthly cost to you.
- A **home phone** (landline) from a participating local phone company.
- **Home internet** from a participating internet company.
- A **bundle** of phone and internet together.

You can use Lifeline on **one** of these, not all of them. You choose which service matters most to your household.

HEADS UP

Not every company takes Lifeline

Lifeline only works with companies that have signed up for it. Plenty of big-name cable and phone companies don't offer it on every plan. Before you count on the discount, check the list of companies for your address (Chapter 9), or ask your company directly: "Do you participate in Lifeline, and on which plans?"

Plans have to meet minimums

Lifeline plans must meet minimum standards set by the FCC. Through December 1, 2027, those are **4.5 GB of data a month** for mobile internet, **1,280 GB a month** for home internet and **1,000 minutes a month** for mobile voice. You don't need to memorize these. They simply mean a Lifeline plan can't be a useless sliver of service.

CHAPTER 6

Do You Qualify for Lifeline?

There are two ways to qualify. You only need **one** of them.

Way 1: You take part in a qualifying program

If you, your child or a dependent in your household receives any of these, you qualify:

- **SNAP** (Supplemental Nutrition Assistance Program, sometimes called food stamps or, in Ohio, the Ohio Direction Card)
- **Medicaid**
- **Supplemental Security Income (SSI)**
- **Federal Public Housing Assistance** (such as Section 8 vouchers or public housing)
- **Veterans Pension** or **Survivors Pension** benefit
- Certain Tribal programs, if you live on qualifying Tribal lands (Chapter 11)

HEADS UP

Social Security retirement isn't on the list

Regular Social Security retirement or disability (SSDI) checks are **not** a qualifying program by themselves. SSI is a different program. If your only benefit is Social Security, you may still qualify by income (Way 2).

Way 2: Your household income is low enough

You qualify if your household's total income is at or below **135% of the Federal Poverty Guidelines**. The guidelines change every year, usually at the end of January, and the official application shows the current amounts for each household size. The limit for a single person or a couple is much lower than for a big family, so check the current table on the application before you decide you earn too much.

What "household" really means

This is where people get tripped up. A household is everyone who lives at your address **and shares income and expenses**. Lifeline allows **one benefit per household**, not one per person.

Situation	Usually
A married couple	One household. Only one of you can have Lifeline.

Situation	Usually
You rent a room and pay your own way	Usually a separate household, even at the same address. The application has a worksheet that asks about this.
An adult child lives with you and shares bills	One household.
You live in assisted living or a senior building	Each resident who keeps separate finances is usually their own household. Answer the worksheet questions honestly.

STAY SAFE

Two Lifeline benefits in one household is against the rules

If two people in the same household each sign up with a different company, both can lose the benefit. If a salesperson offers to sign up "one for you and one for your husband," say no. The application warns that giving false information means losing Lifeline.

GOOD TO KNOW

Rule changes are being discussed

In February 2026 the FCC proposed changes to Lifeline, including stricter identity checks (such as asking for the full Social Security number), checks of lawful status, and tighter limits on benefits at one address. As far as official sources show in November 2026, these are proposals, not final rules. If you already have Lifeline, watch your mail for any notice, and check lifelinesupport.org for current rules.

CHAPTER 7

Applying Online at the Official Site

The official place to apply is **lifelinesupport.org**. The application itself runs on the National Verifier, which checks your eligibility. USAC says the online form takes about ten minutes.

TIP

Type the address yourself

Type **lifelinesupport.org** into your browser's address bar. Don't follow a link in a text, a social media ad or an email. Many look-alike sites collect your details and pass them to a sales company. The real sign-in pages are on lifelinesupport.org and getinternet.gov, both run for the government.

Step by step

1. On a computer, tablet or phone, open your web browser and type **lifelinesupport.org**.
2. Choose **Get Lifeline**, then **How to Apply**, and select the button to apply now. (If you live in Oregon or Texas, the site sends you to your state's own website instead.)
3. Create an account with your email address and a password. Write the password down somewhere safe.
4. Enter your full name, date of birth, the last four digits of your Social Security number (or Tribal ID number) and your home address.
5. Say how you qualify: by a program such as SNAP, Medicaid or SSI, or by income. If you qualify through a child or dependent, you'll enter their details too.
6. Answer the household questions honestly.
7. If the system can't confirm something automatically, it will ask you to upload a document, such as your benefit letter or proof of income. A clear phone photo is fine.
8. Read the statements, check the boxes and sign electronically.
9. Note the result on the screen. You'll see whether you're approved, need to send more information, or weren't approved.

WHAT THIS DOES FOR YOU

Approved? You're halfway there

Approval doesn't put the discount on a bill by itself. The site will say something like "Your application is approved! Contact a participating phone or internet company to get your benefit." The next step, choosing a company, is in Chapter 9. Do it soon: there's a deadline, and if you miss it you'll need to apply again.

If it asks for documents

If asked to	Good documents
To prove a program	Your current SNAP, Medicaid, SSI, housing or Veterans Pension letter or card that shows your name and the program.
To prove income	Last year's tax return, three months of pay stubs, or a Social Security or pension benefit statement.
To prove identity or address	A driver's license, state ID, utility bill or similar, if asked.

The Lifeline site has a **Supporting Documents** page with the full list of what's accepted. Look under **Get Lifeline** > **Supporting Documents**.

TIP

Stuck? Call the official help line

The Lifeline Support Center is at **1-800-234-9473**, open 7 days a week, 9 a.m. to 9 p.m. Eastern. You can also email LifelineSupport@usac.org. They can tell you the status of your application and what they still need.

CHAPTER 8

Applying by Mail or With a Company's Help

Not comfortable applying online? There are two other official ways, and both work just as well.

Apply by mail

1. Get the paper application. Call the Lifeline Support Center at **1-800-234-9473** and ask them to mail one, or print it from lifelinesupport.org. It also comes in Spanish, and instructions are available in English and nine other languages.
2. Fill it out in ink, using the instructions that come with it. Use the table on the form to check the income limit for your household size.
3. Include copies (not originals) of any documents it asks for.
4. Sign and date it.
5. Mail it to the address on page one of the application.
6. Wait for a letter with your result. Then contact a participating company (Chapter 9).

Apply with a phone or internet company's help

A participating company can help you fill out the application. This is often the quickest way to get both the approval and the service done in one sitting. Their role, as USAC describes it, is to enroll you, manage your service and answer questions about your phone, device or bill.

HEADS UP

Choose the company yourself

It's fine to apply with a company's help when **you** went to them: you called the number on their official website, or you walked into their store. Be careful with people who approach you at a table outside a store, at your door or on the phone. Some are honest agents; some aren't. If anything feels rushed, take their flyer, go home and apply at lifelinesupport.org yourself.

STAY SAFE

What they should never ask for

No real Lifeline application charges a fee. A company may ask for the last four digits of your Social Security number and to see a benefit letter, which is normal. It should not ask for your bank PIN, online banking password, a gift card or a payment to "process" anything.

CHAPTER 9

After You're Approved: Choosing a Company

Once the National Verifier approves you, the second step is to sign up with a company that participates in Lifeline. That company applies the discount to your bill.

Find companies near you

1. Go to **lifelinesupport.org** and choose **Companies Near Me** from the menu at the top.
2. Enter your ZIP code, or your city and state.
3. Look over the list. It shows which companies offer Lifeline where you live and whether they offer phone service, internet service or both.
4. Visit each company's own website or call the number listed, and compare what their Lifeline plans include.
5. Choose one and tell them you've been approved for Lifeline. They'll finish the enrollment.

Questions to ask before you choose

- "After the Lifeline discount, what will I pay each month, including taxes and fees?"
- "How many minutes and how much data do I get?"
- "Is a phone included? Is it new or refurbished? What if it breaks?"
- "Can I keep my current phone number?"
- "Does the plan work on my current phone, or do I need a new SIM card?"
- "Which cell network do you use, and how is coverage at my house?"
- "What do I need to do to keep the service active?"

An Ohio example

To give you a feel for a typical wireless Lifeline offer: **Assurance Wireless**, which runs on the T-Mobile network, lists a Lifeline plan in Ohio with unlimited talk and text and a monthly data allowance, plus either a free basic smartphone or the option to bring your own phone. Other companies, such as SafeLink Wireless, Tracfone and Straight Talk, also take part in Lifeline in Ohio. Offers change, so compare the current details on each company's site.

TIP

Moving the discount to another company later

You can switch Lifeline companies at any time. Talk to the new company and it will handle the switch. You may be asked to confirm you still qualify. Just don't sign up with a second company while keeping the first; that counts as two benefits.

CHAPTER 10

Keeping Lifeline: Recertifying Every Year

Lifeline isn't "sign up once and forget it." Every year, USAC (or your state, if you live in Oregon or Texas) checks that you still qualify. This is called **recertification**.

How recertification works

1. First, USAC tries to confirm automatically, using government records. If that works, you don't have to do anything.
2. If it can't confirm automatically, you'll get an **email or a letter** asking you to recertify.
3. From that notice, you have **60 days** to respond.
4. Recertify online through the National Verifier at lifelinesupport.org (choose **Manage My Benefit** > **Recertify**), by mailing the form you received, or, if your notice says you only need to fill out the form, by phone through the automated line on your notice.
5. Some people only need to confirm on the form that they still qualify. Others are asked to send proof again. Your notice will say which.

STAY SAFE

Miss the 60 days and you lose the discount

If you don't recertify within 60 days, you're automatically removed from Lifeline. Put the deadline on your calendar the day the letter arrives. If you're unsure whether a letter is real, call the Lifeline Support Center at 1-800-234-9473 and ask.

Other reasons service gets turned off

USAC lists three common reasons people lose their Lifeline benefit:

- You didn't recertify.
- You no longer qualify (for example, your SNAP or Medicaid ended and your income is above the limit).
- You **haven't used your Lifeline service**. This matters most with no-cost cell plans: if you don't make a call, send a text or use data for a while, the company must warn you and then may end the service. Use your Lifeline phone at least now and then.

TIP

If your service was turned off

Call your Lifeline company first and ask why. If it was a missed recertification or a lapse in use, you can usually apply again. The Lifeline site has a page called **My Service Was Turned Off** under **Help**.

Tell your company when things change

If you move, your household changes, or you stop qualifying, tell your Lifeline company. Moving is usually simple; the company updates your address. If you stop qualifying, the company will end the discount, and that's not a penalty.

CHAPTER 11

Tribal Lands and the Survivor Benefit

Two parts of Lifeline offer extra help to particular groups. Most readers won't need them, but they're worth knowing about.

The Enhanced Tribal Benefit

If you live on **qualifying Tribal lands**, Lifeline can take up to **$34.25 a month** off: the standard $9.25 plus up to $25 of extra support. Qualifying lands include federally recognized reservations, pueblos and colonies, former reservations in Oklahoma, Indian allotments, Alaska Native regions and Hawaiian Home Lands. On top of the usual programs, Tribal programs such as Bureau of Indian Affairs General Assistance and Tribal TANF also qualify.

On Tribal lands there's also **Link Up**: a one-time discount of up to $100 off the cost of starting service at your home, offered only by certain companies. The Lifeline site has a **Tribal Lands Benefit** page and a map tool to check an address.

The Survivor Benefit

Under a 2022 law called the Safe Connections Act, survivors of domestic violence, human trafficking and related crimes who are facing financial hardship can get Lifeline for up to six months, with wider eligibility than usual (for example, income up to 200% of the Federal Poverty Guidelines). It goes with a request to separate a phone line from an abuser's account. The Lifeline site explains it on the **Survivor Benefit** page.

> **TIP**
>
> **If you or someone you love needs this**
>
> The phone company can separate a line from a shared account without the abuser's permission. A local domestic violence program can help you do this safely. You don't have to explain more than the form requires.

PART 3

The ACP Ended. Company Plans Didn't.

What happened to the Affordable Connectivity Program, and the low-cost home internet plans that the big companies still offer on their own.

CHAPTER 12

The Affordable Connectivity Program Has Ended

If you or a neighbor had cheaper internet a few years ago, it may have come from the **Affordable Connectivity Program**, or ACP. It was a big federal program, and a lot of people still ask about it. Here's the plain truth.

What the ACP was

Part of the ACP	What it did
Monthly discount	Up to **$30 a month** off home or mobile internet (up to $75 on qualifying Tribal lands).
Device discount	A one-time discount of up to $100 toward a laptop, desktop or tablet from a participating company.
Who qualified	Households at or below 200% of the Federal Poverty Guidelines, or on programs such as SNAP, Medicaid, SSI, WIC, housing help, a Veterans Pension or Lifeline.
Limit	One monthly discount and one device discount per household.

Why it ended

The ACP was paid for with a set amount of money from Congress, about $14.2 billion. More than 23 million households signed up, and the money ran out. Congress didn't add more. April 2024 was the last full month of the discount, May 2024 brought only a partial one, and the program **ended on June 1, 2024**. The FCC says it will share guidance if Congress ever provides more money.

HEADS UP

As of November 2026, the ACP has not come back

Bills to restart the ACP have been introduced in Congress, but none has passed. No new ACP sign-ups are happening anywhere. If someone offers to "sign you up for ACP," "renew your ACP" or get you "the new ACP," that's a red flag. See Chapter 25.

What to use instead

- **Lifeline** (Part 2) is still running. It's smaller, up to $9.25 a month, but it's permanent and it's real.

- **Company low-cost plans** (the rest of this part). Several companies kept or started their own discount plans after the ACP ended.
- **A cheaper ordinary plan.** Sometimes a basic plan or a prepaid phone company costs less than anything with "low-income" in the name.

TIP

If your bill jumped in 2024

Many households saw their internet bill go up by as much as $30 in mid-2024 when the ACP ended. If that happened to you and you never looked again, call your company now and ask about its low-cost plan. You may qualify for something that didn't exist back then.

CHAPTER 13

How Company Low-Cost Internet Plans Work

Most of the big internet companies offer a cheaper plan for households that qualify. These are **not** government programs. Each company sets its own price, speed and rules, and can change them. But they share a lot in common.

What they usually have in common

- You qualify through a program such as **SNAP**, **Medicaid**, **SSI** or the **National School Lunch Program**, or by household income (often 200% of the Federal Poverty Guidelines).
- A **lower monthly price**, usually somewhere between about $10.00 and $30.00 a month, with modest speeds that are fine for email, video calls and streaming on one or two devices.
- **No annual contract** and often no credit check, deposit or equipment fee.
- You can only get them where that company actually provides service.
- You apply with the company, not the government, and may need to show a benefit letter.

Which companies serve your address?

Before you chase a particular plan, find out which companies serve your home. Ask your neighbors, look at the company's own website (most have a box to type your address), or see my Choosing an Internet Plan manual for the official FCC map. In Portage County, the companies vary from street to street.

How to apply, in general

1. Find the company's low-cost plan page by typing its main web address yourself (for example, **att.com/access**) or by calling the number on your current bill.
2. Check that the plan is offered at your address.
3. Choose how you qualify and gather the proof, such as your SNAP or Medicaid letter.
4. Apply online or by phone, and upload or send the proof.
5. Once approved, schedule installation or pick up the equipment, and note the monthly price in writing.

STAY SAFE

Already a customer? Ask before you cancel anything

Some low-cost plans are only for **new** customers or for people who haven't had service with that company for a while, or who don't owe it money. Don't cancel your current internet to "qualify." Ask first: "Can I switch my existing account to your low-cost plan?"

GOOD TO KNOW

These plans can change

Because the companies set these plans themselves, prices and rules change more often than Lifeline does. The details in the next chapters are what the companies' own pages showed in November 2026. Always confirm the current price, and ask whether it includes the modem and taxes.

CHAPTER 14

Spectrum Internet Assist

Spectrum is the main cable internet company in much of Portage County. Its low-cost plan is called **Spectrum Internet Assist**, and Spectrum still offered it in 2026.

What to know

- It's a lower-priced Spectrum internet plan for households that qualify through certain assistance programs. In the past these have included the **National School Lunch Program** and, for applicants 65 and older, **SSI**. Check the current list with Spectrum.
- Regular Social Security retirement or disability payments have generally **not** counted.
- It's only available in Spectrum's service areas, and you apply online or by phone with proof of the program.
- Spectrum's ordinary plans (from its own November 2026 plans page) start at about $30.00 a month for Internet 100 as a first-year price, so compare that too.

GOOD TO KNOW

Why I don't print a price here

Spectrum's official pages didn't show a current Internet Assist price or speed when I checked in November 2026, and other websites disagreed with each other. Ask Spectrum directly: "What is the Internet Assist price at my address, is the modem included, and does the price go up after a year?"

How to ask about it

1. Open your browser and type **spectrum.com** yourself. Search the site for **Internet Assist**.
2. Or call the customer service number printed on your Spectrum bill and ask for Spectrum Internet Assist.
3. Have your benefit letter handy. Spectrum will tell you what proof it needs and how to send it.
4. Ask whether you can move your existing account to Internet Assist, and how your bill will change.

TIP

Compare with Lifeline too

Spectrum's home internet isn't usually where people use Lifeline. Many households put Lifeline on a cell phone instead, and pick a low-cost internet plan separately. Chapter 23 shows how to put the pieces together.

CHAPTER 15

Xfinity Internet Essentials

Comcast's Xfinity has one of the oldest low-cost internet programs, called **Internet Essentials**. Xfinity serves only some parts of Ohio, so check whether it reaches your address first.

Plan	What Comcast lists
Internet Essentials	About **$14.95 a month** for up to 75 Mbps, as Comcast listed it in 2025.
Internet Essentials Plus	About **$29.95 a month** for up to 100 Mbps.
Who can apply	Households on programs such as SNAP, Medicaid or the National School Lunch Program, among others. The full list is on Xfinity's site.
Terms	No credit check and no term contract, per Comcast's flyers.

How to apply

1. Type **xfinity.com/getIE** into your browser yourself.
2. Check the eligibility list and that service is available at your address.
3. Fill in the application and upload proof, such as your SNAP or Medicaid letter.
4. When you're approved, Xfinity sends equipment or sets up installation.

HEADS UP

Ignore old $9.95 or "free with ACP" flyers

Many flyers you'll still find online were printed when the ACP was running and show $9.95 or free service. Those prices relied on the ACP, which ended in 2024. Go by Xfinity's current page, not an old flyer.

CHAPTER 16

Access from AT&T

AT&T offers home internet in parts of Ohio, and its low-cost program is called **Access from AT&T**.

	Access from AT&T
Price	Plans **up to $30 a month**, with speeds up to 100 Mbps, depending on what your address can get.
No extra fees	No annual contract, no deposit, no installation fee and no equipment fee.
Who qualifies	Households on **SNAP**, on the **National School Lunch Program**, on SSI (in California only), or with income below **200% of the Federal Poverty Guidelines**.
Other conditions	You must live in AT&T's home internet area, and AT&T has asked that you not owe it for internet service in recent months.

How to apply

1. Type **att.com/access** into your browser yourself.
2. Enter your address to see what's available and what speed you can get.
3. Choose how you qualify and upload your proof.
4. Once approved, order the plan and set up installation or self-setup.

TIP

SNAP is the quick road

If you get SNAP, that's usually the simplest way to qualify for Access from AT&T. If you qualify by income instead, have last year's tax return or Social Security benefit statement ready.

GOOD TO KNOW

Prices may change

AT&T's own flyer says Access pricing is subject to change. Confirm the price and ask whether taxes are included before you agree.

CHAPTER 17

Verizon Forward, Cox and Other Companies

Verizon Forward

Verizon's discount program is called **Verizon Forward**. It's for customers on Verizon's home internet. Verizon's page lists Fios and **Frontier Fiber** customers, and Frontier serves some parts of Ohio.

	Verizon Forward
Discount	Up to **$30 a month** off your home internet plan. Verizon says the end cost can be as low as about $20.00 a month, depending on the plan.
Who qualifies	Households on **Lifeline**, SNAP, Medicaid, WIC, SSI or housing help, or with income at or below 200% of the Federal Poverty Guidelines, among others.
Combine with Lifeline	Yes. Verizon says eligible customers can use Verizon Forward and a Lifeline discount together.
Where to apply	**verizon.com/discounts/verizon-forward**, or call 1-800-VERIZON.

Cox ConnectAssist

Cox serves some parts of Ohio. Its low-cost plan, **ConnectAssist**, was listed by Cox at **$30 a month** plus taxes, with the modem included and the price locked in once you qualify. You qualify through a government assistance program or with income at or below 200% of the Federal Poverty Guidelines. Cox says there's no credit check, term contract or deposit. Apply at **cox.com/connectassist**.

Other companies

Smaller companies, local cooperatives and fiber startups sometimes offer their own discounts or take Lifeline on home internet. The Lifeline **Companies Near Me** search (Chapter 9) shows which ones take Lifeline at your address. For others, just ask: "Do you have a low-income or senior discount?"

TIP

Phone-company home internet

T-Mobile and Verizon also sell home internet that works over the cell network, and both give a discount if you already have a phone line with them. T-Mobile has a home internet deal for ages 55 and up. My T-Mobile & Verizon Home Internet manual compares them.

PART 4

Senior 55+ Phone Plans

The 55-and-older cell plans from T-Mobile, AT&T and Verizon, what they really cost, and how to tell whether one is a better deal than a budget carrier.

CHAPTER 18

55+ Cell Phone Plans from the Big Three

A "55+ plan" is an ordinary cell plan sold at a lower price to people 55 or older. There's no income test. You just need to be old enough, and usually the **account holder** must be the one who's 55 or older. Here's what the three big companies offered in November 2026.

Company	Plan	Roughly what it costs	The catch
T-Mobile	Essentials Choice 55	About $60.00 a month for two lines with AutoPay (about $45.00 for one line), plus taxes and fees	Up to two lines only
AT&T	AT&T 55+ (unlimited)	About $40.00 a line for two lines	Phones only; data may slow when the network is busy
Verizon	55+ offer on Unlimited Welcome	$45.00 a month for one line, $80.00 for two, plus taxes and fees	**Florida only**

GOOD TO KNOW

Ohio readers: Verizon's 55+ plan isn't for you

Verizon's 55+ price is for Florida billing addresses. In Ohio, Verizon customers use its regular plans. AT&T's 55+ plan used to be Florida-only too, but in June 2025 AT&T announced it for its whole unlimited lineup. Some older AT&T pages still mention Florida, so ask when you call.

T-Mobile Essentials Choice 55

- Unlimited talk, text and data for one or two lines.
- The price shown usually assumes **AutoPay** (paying automatically from a bank account or card). Without it, expect to pay about $5.00 more per line.
- Taxes and fees are extra.
- T-Mobile's 55+ page may show other 55+ plans too, and it has a 55+ home internet deal (Chapter 17).

AT&T 55+

- An unlimited plan for customers 55 and older, announced nationwide in June 2025.
- Priced per line, with the best price at two lines.
- For phones only, and AT&T may slow data when the network is busy.

- Check whether the price includes taxes and fees, and whether AutoPay or paperless billing is needed.

How to sign up

1. Decide how many lines you need (most 55+ plans stop at two).
2. Call the company or visit one of its own stores. Bring a photo ID that shows your date of birth.
3. Ask: "What will I pay each month, all in, with taxes and fees?"
4. Ask whether you can **keep your phone number** and your current phone.
5. Get the monthly price in writing, or take a photo of the order summary, before you leave.

STAY SAFE

Watch out for the phone payment

A cheap plan can come with an expensive new phone paid off over 24 or 36 months. If you leave early, you owe the rest. Ask to keep your current phone, or choose a modest phone you can buy outright.

CHAPTER 19

Is a 55+ Plan Really the Best Deal?

A 55+ plan is cheaper than the same company's regular unlimited plan. But it isn't always the cheapest way to have a good cell phone. Here's how to tell.

Ask yourself three questions

Question	Why it matters
How much data do I really use?	Look at your bill or phone settings. If you use a few gigabytes a month and are mostly on home Wi-Fi, you're paying for "unlimited" you don't need.
Do I need two lines?	Most 55+ plans give the best price for two lines. For one person, a prepaid plan is often less.
Do I qualify for Lifeline?	If so, a Lifeline cell plan may cost nothing at all (Part 2).

Compare with the budget carriers

Prepaid companies use the same big networks and are often cheaper. For example, in November 2026 **Cricket** (on AT&T's network) listed a 10 GB plan at about $30.00 a month with Auto Pay, and **Tracfone** and **Straight Talk** (on several networks) listed unlimited plans at about $45.00 a month. My Prepaid & Budget Carriers manual compares them carefully.

If you...	Look first at...
Get SNAP, Medicaid, SSI or a Veterans Pension	A Lifeline cell plan (may be no cost)
Are a couple, both 55+, and use a lot of data	A 55+ two-line plan
Are one person who uses a little data	A prepaid plan
Want home internet and a phone from one company	A bundle, with the 55+ or phone-line discount

TIP

Ask your current company first

If you're happy with your coverage, call your current company and say: "I'm over 55. Do you have a senior plan, and would it save me money?" Moving to a 55+ plan with the same company usually keeps your number and phone with no fuss.

HEADS UP

"Senior" doesn't always mean cheaper

Some phone companies market simple phones and plans to older adults. They can be very good, but a few cost more than a mainstream plan for the same service. Compare the monthly total, not the name.

PART 5

Free and Low-Cost Devices

Where "free phones" really come from, what to expect from one, and where to find an affordable computer or tablet now that the ACP device discount is gone.

CHAPTER 20

Free and Low-Cost Phones

You've probably seen a sign that says "Free phone!" Here's how that really works.

Lifeline doesn't pay for phones

The FCC is clear: Lifeline **does not pay for any phone or other device**. It's a discount on service only. When a Lifeline company gives you a phone, that's the company's own offer, usually a basic or refurbished model, to win your business.

What to expect from a free Lifeline phone

- Usually a simple, older or refurbished smartphone. Fine for calls, texts, email and video calls.
- Often locked to that company, so it may not work if you switch.
- Check what happens if it breaks or is lost. Some companies replace it only once, or for a fee.
- Many Lifeline companies also let you **bring your own phone** and just put their SIM card in it.

> TIP
> **Your current phone may be better**
> If your current phone works well, ask the Lifeline company whether you can keep it. Many can send a SIM card that fits it. You keep your familiar phone and just change the service.

Other ways to get a phone for less

Option	What to know
Prepaid carriers	Often sell basic smartphones for well under $100.00, or offer discounts when you switch.
Refurbished phones	Sold by the phone makers and big stores, usually with a warranty. A one- or two-year-old model can cost far less than new.
A family member's old phone	Have it reset to factory settings first, then a carrier can put it on your plan if it's unlocked and works on that network.
Switching deals	Big carriers often give a free phone when you switch, but usually as credits spread over 24 to 36 months. Leave early and you pay the rest.

STAY SAFE

Never pay for a "free government phone"

If someone wants a fee, a deposit or a gift card for a "free government phone," walk away. A real Lifeline company may charge for an optional upgraded phone, but it will tell you clearly in writing and you never pay the government anything.

CHAPTER 21

Low-Cost Computers and Tablets

The ACP used to include a one-time $100 discount on a computer or tablet. That ended along with the rest of the ACP in 2024. There are still good ways to get an affordable device.

Nonprofit refurbishers

PCs for People is a nonprofit that has served Ohio since 2018, with a location in Cleveland. It sells refurbished computers at low prices to people who qualify by low income or by a program such as Medicaid or SSI, and it asks for photo ID and proof before you order. Its computers come with a one-year hardware warranty. Prices change with what's in stock, so check its website, **pcsforpeople.org**, for current prices and the full list of accepted proof.

Other places to look

- **Your public library.** Many libraries have free computers to use, free Wi-Fi, classes, and in some places hotspots or laptops to borrow. Ask at the desk what yours offers.
- **Your local Area Agency on Aging or senior center.** Some run technology programs or know local sources of donated devices. Call 211 to find yours.
- **Refurbished from the maker.** Apple, Dell, HP and Lenovo sell certified refurbished computers with warranties, often at a good discount.
- **A basic tablet.** For email, video calls and browsing, an inexpensive tablet is often enough and costs less than a laptop.

HEADS UP

"Free laptop" offers online

Ads promising a free laptop or tablet "from the government" are almost always lead-collection or scam sites. The only federal device discount ended with the ACP in 2024. Don't enter your Social Security number or benefit details to claim one.

TIP

Set it up safely

A refurbished computer should come freshly reset. When you get it, sign in with your own accounts, install updates, and make sure the built-in virus protection is on. If you'd like, that's a good time to have someone you trust help you set it up.

PART 6

Putting It All Together

Where to get help close to home in Ohio, a step-by-step plan to lower your bills, and how to switch companies without losing your number or paying twice.

CHAPTER 22

Help Close to Home in Ohio

You don't have to do this alone. Several places in Ohio can answer questions or help you fill out a form, at no charge.

Who	How they help
The PUCO	The Public Utilities Commission of Ohio explains Lifeline for Ohioans on its **Stay connected with Lifeline** page at **puco.ohio.gov**, and takes complaints about phone companies.
The Lifeline Support Center	**1-800-234-9473**, 9 a.m. to 9 p.m. Eastern, 7 days a week. For application status, documents and recertification.
211	Dial **2-1-1** from any phone to reach a local helper who knows community programs, including help with bills and technology.
Your Area Agency on Aging	Every part of Ohio has one. They help older adults find benefits, and they can tell you whether you might qualify for SNAP or Medicaid, which opens the door to Lifeline.
Your public library	Free computers and Wi-Fi, and staff who can help you get online to apply. Ask what technology help it offers.
Your county Job and Family Services office	Where Ohioans apply for SNAP and Medicaid. A current benefit letter from them is the easiest proof for Lifeline.

TIP

Worth checking: are you missing SNAP or Medicaid?

Many older adults qualify for SNAP or a Medicaid program and have never applied. Those benefits are worth far more than a phone discount, and they make Lifeline and company plans easy to get. Your Area Agency on Aging or 211 can help you check.

HEADS UP

Free help is from agencies, not salespeople

The agencies above don't sell phones or plans. If a "helper" turns out to be signing you up with one particular company, that's a salesperson, which is fine only if you chose them.

CHAPTER 23

Your Savings Plan, Step by Step

Here's how I'd go about lowering phone and internet bills, in order. Do one step a day if you like.

1. **Write down what you pay now** for cell phone, home phone and internet (the worksheet in Chapter 4).
2. **Check Lifeline.** If you're on SNAP, Medicaid, SSI, housing help or a Veterans Pension, or your income is low, apply at lifelinesupport.org (Part 2).
3. **Decide where Lifeline goes.** You get one Lifeline benefit per household. Most people put it on a cell phone, where it often makes the plan free. Some put it on home internet instead.
4. **Check your internet company's low-cost plan** (Part 3). You may qualify through the same SNAP or Medicaid letter.
5. **If you're 55 or older,** compare your cell plan with a 55+ plan and a prepaid plan (Part 4).
6. **Drop what you don't use.** An unused landline, an extra phone line, or a TV add-on can be the biggest saving of all.
7. **Put dates on your calendar:** your Lifeline recertification, and the date any promotional price ends.

Can I combine these?

Combination	Allowed?
Lifeline + a company low-cost plan	Sometimes. Verizon says Verizon Forward and Lifeline can be combined. For other companies, ask.
Lifeline on the phone + low-cost plan on internet	Yes, as long as only one Lifeline benefit is used in the household. Each company's low-cost plan has its own separate rules.
Lifeline + a 55+ plan	Usually not with the same line. Most 55+ plans aren't Lifeline plans. A couple could have Lifeline on one phone, but not a second Lifeline benefit.
Two Lifeline benefits in one household	**No.** One per household.

WHAT THIS DOES FOR YOU

What this can add up to

A household that qualifies could have a no-cost Lifeline cell plan and a low-cost internet plan for about $15.00 to $30.00 a month, instead of paying full price for both. Your numbers will depend on where you live and which companies serve you.

CHAPTER 24

Switching Companies Safely

Getting a better deal often means moving to a new company. Done in the right order, it's painless.

Keep your phone number

1. **Don't cancel your old service first.** Your number is moved from the old company to the new one. If you cancel first, the number can be lost.
2. Get your **account number** and a **number transfer PIN** from your current company. Most carriers let you request the PIN in their app, on their website or by phone.
3. Give these to the new company when you sign up. It handles the move.
4. When the new phone works for calls and texts, the old service ends by itself. Call the old company to confirm the account is closed.

STAY SAFE

Your transfer PIN is like a key

Only give your transfer PIN to the new company you chose, while you're signing up. Anyone who calls or texts asking for it is trying to steal your number.

Switching home internet

- Set up the new internet **before** canceling the old one, so you're never without service.
- Return the old company's modem and router and get a receipt. Unreturned equipment can lead to charges.
- Ask the old company for a final bill date so you aren't charged for days you don't use.
- If you use an email address from your internet company (such as a Spectrum or AT&T address), ask what happens to it before you cancel.

TIP

Switching Lifeline companies

To move your Lifeline benefit, just sign up with the new Lifeline company. It handles the transfer. Don't sign up with a second company while keeping the first (Chapter 9).

PART 7

Scams, Help and Your Cheat-Sheet

The fake "ACP" offers, fake government callers and pushy sign-ups that borrow these programs' names, an honest word about when a hand is worth it, and a one-page summary.

CHAPTER 25

Lifeline and ACP Scams

Programs that help with bills attract scammers, because people are hopeful and the programs sound official. Nearly every trick wants one of three things: **your personal details**, **your money**, or **your Lifeline benefit** moved to a company you didn't choose.

SCAM ALERT

"Sign up for the ACP" or "renew your ACP"

The ACP ended on June 1, 2024, and it has not come back. Anyone offering ACP sign-ups, renewals or "the new ACP" in 2026 is either out of date or trying to collect your information. Close the page or hang up.

SCAM ALERT

The "government" caller

Someone calls saying they're from the FCC, the government or "the Lifeline office" and that you qualify for money or must pay to keep your benefit. The FCC says it will never ask for payment by phone, by cash app, cryptocurrency, gift card or store credit, and never asks for your Social Security number, bank details, passwords or PINs. Hang up.

SCAM ALERT

"Pay with a gift card and save half"

A caller claims to be from your phone or internet company and offers a big discount if you prepay with gift cards. The FTC warns this is a scam. Real companies don't take gift cards for your bill this way.

SCAM ALERT

Look-alike application sites

Ads and search results lead to sites that look official and ask for your name, address, birth date and Social Security number "to check if you qualify." Some sell your details to marketers. The only official place to apply for Lifeline online is **lifelinesupport.org**.

Pushy sign-ups and unwanted switches

The FCC's watchdog office has warned about companies using improper, abusive tactics to enroll people in subsidized service they didn't want. Watch for:

- A table or tent promising a "free phone today" that asks for your benefit card and Social Security number in a hurry.
- Anyone offering a second Lifeline phone for your spouse or another person in your household.
- A text saying your Lifeline "needs to be moved" to keep it.
- A new phone arriving by mail that you never asked for.

Check it in two minutes

1. Don't use any link or number in the message or on the flyer.
2. Call the Lifeline Support Center at **1-800-234-9473**. They can tell you whether you have Lifeline and with which company.
3. For a company plan, call the number printed on your own bill, or type the company's web address yourself.
4. If what you were told doesn't match, it was a scam or a bad sales pitch. Walk away.

Where to report it

What happened	Who to tell
Lifeline fraud	The FCC's Lifeline Fraud Tip Line: **1-855-455-8477**, or email Lifelinetips@fcc.gov.
Someone used your identity for Lifeline	The Lifeline Support Center at 1-800-234-9473.
Any other scam	**ReportFraud.ftc.gov**.
A problem with a phone company	The FCC at consumercomplaints.fcc.gov, or the PUCO in Ohio.

TIP

Already gave out your details?

Don't be embarrassed; these are professionals. If you gave your Social Security number, visit **IdentityTheft.gov** for a recovery plan and consider freezing your credit. If you paid by card, call your card company using the number on the card. If you gave a gift card number, contact the card's maker right away.

CHAPTER 26

When to Call Bill

I've written this guide so you can lower your bills on your own. But part of being helpful is being honest about when a hand saves you time, worry or money, so here's my straight advice, with no pressure.

Times it's well worth a call

- **The online application is giving you trouble**, such as uploading a document or creating an account. We can do it together, slowly.
- **You're comparing plans** and want a second pair of eyes on the real monthly total.
- **Switching companies** and you want your number, email and equipment handled in the right order.
- **Setting up a new Lifeline phone or a refurbished computer** with your contacts, photos and accounts.
- **A call, text or offer you're not sure about.** Ask before you share anything.

I'm not part of any government program or phone company, so I can't approve an application or change a company's price. But I can help you through each step, and I'll tell you honestly what I think.

What working with me is like

I work at your pace: no rushing, no talking down, and no jargon. I explain what I'm doing in plain words, and I'll tell you honestly when a plan or upgrade isn't worth your money. I serve Portage County, Ohio, and I bring more than 30 years of professional experience to every visit.

FROM BILL

How to reach me

Call or text **(330) 200-8042**, or book a time at **billshometech.com/book**. Help is **$49 remote · $99 in your home**. If I'm with another customer, my AI receptionist, Sophie, will answer and make sure I get back to you. No question is too small.

Thank you for letting me help you make sense of these programs. Every dollar you save on these bills is a dollar back in your pocket every month.

— Bill

CHAPTER 27

Your Low-Cost Internet & Phone Cheat-Sheet

Print just this page and keep it with your bills. The whole guide, boiled down.

Where things are

I want	Go here
Apply for Lifeline	**lifelinesupport.org** > Get Lifeline > How to Apply
Find a Lifeline company	lifelinesupport.org > **Companies Near Me**
Recertify Lifeline	lifelinesupport.org > Manage My Benefit > **Recertify**
Lifeline help line	**1-800-234-9473**, 9 a.m. to 9 p.m. Eastern, every day
Access from AT&T	att.com/access
Xfinity Internet Essentials	xfinity.com/getIE
Verizon Forward	verizon.com/discounts/verizon-forward
Spectrum Internet Assist	spectrum.com, or the number on your Spectrum bill

The key facts

Lifeline pays	Up to $9.25 a month ($34.25 on Tribal lands); $5.25 for phone-only service.
Lifeline qualifies	SNAP, Medicaid, SSI, housing help, Veterans or Survivors Pension, or income at or below 135% of the poverty guidelines.
Lifeline limit	One benefit per household. Recertify every year, within 60 days of the notice.
The ACP	Ended June 1, 2024. Not back. "ACP sign-ups" are a red flag.

Keep handy

Item	
My Lifeline company	_____
My internet plan and price	_____
Recertification due	_____
Promotional price ends	_____

Safety, in three lines

- No real program charges a fee to apply. Never pay with a gift card.
- Apply only at lifelinesupport.org or with a company you contacted yourself.
- The ACP is over. Anyone selling "ACP" in 2026 is a red flag.

WHAT THIS DOES FOR YOU

You've got this

You know what help exists, how to apply for it safely, and how to keep it. When you'd like a hand, call (330) 200-8042.