BILL'S HOME TECH
Home & Small Business Tech Solutions

BILL'S COMPLETE MANUALS

Mobile Hotspots & Backup Internet

Phone hotspots, hotspot boxes, automatic backup and outage plans — explained in plain English, one step at a time

A plain-English guide to staying online when the internet goes out

Take your time — turning a hotspot on and off can't break a thing

Written for you by Bill — Bill's Home Tech

(330) 200-8042 · BillsHomeTech.com

For iPhone, Samsung Galaxy, Google Pixel & home internet backups · facts current November 2026

What's Inside

This is your guide to staying online when the home internet stops: using your phone as a hotspot, making the data last, dedicated hotspots, automatic backup from your internet company, and a simple outage plan. Read it in any order and at your own pace; there's no test, and you can't fall behind. Every chapter explains what something does *for you*, with slow, step-by-step directions. Plans and prices are the companies' own as of November 2026. If a screen looks a little different on yours, the idea is still the same.

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PART 1

Getting to Know Backup Internet

What a hotspot is, the handful of words worth knowing, the four ways to stay online when the home internet quits, and what your phone plan already includes.

CHAPTER 1

A Note from Bill

Hello, and welcome. Sooner or later the home internet goes out. A storm takes down a line, a truck clips a pole, the cable company has a bad afternoon, or the power blinks and the router takes ten minutes to come back. Most of the time it's just an annoyance. But if you work from home, video-call the grandchildren, stream your shows, or rely on a medical device or an alarm that reports over the internet, an outage can be a real worry.

I'm Bill. For more than 30 years I've helped people make sense of their technology, and "how do I stay online when the internet goes down?" is a question I hear more every year. The good news is that the answer is often already in your pocket. Your smartphone can share its internet with your laptop, tablet or TV in about a minute. I wrote this book the way I'd explain it at your kitchen table: slowly, in plain English, one step at a time.

What this book covers

- **Your phone as a hotspot**: step by step on an iPhone, a Samsung Galaxy and a Google Pixel, plus how to connect a laptop, tablet or Mac to it.
- **Making your data last**: what uses a lot, what uses a little, and the settings that save it.
- **Dedicated mobile hotspots**: the little pocket-sized boxes, what they cost, and their data plans.
- **Automatic backup internet**: Xfinity's backup extender, AT&T Internet Backup, eero's backup options, and a second service such as Starlink.
- **An outage plan** for the things that matter most: laptops, TVs, medical devices, alarms and phones.
- **Safety and scams**: hotspot passwords, public Wi-Fi, and the tricks that borrow your internet company's name.

WHAT THIS DOES FOR YOU

What this book does for you

By the end you'll know how to get your laptop or tablet back online in a minute or two using your phone, how much that costs (often nothing extra), whether an automatic backup is worth it for your home, and how to make a simple plan so an outage never catches you off guard.

The honest "can't break it" promise

Turning your phone's hotspot on and off, looking at your plan, connecting a laptop and changing the hotspot password can't break anything. There are only two things that deserve a little care, and I'll flag each one: **data** (some plans slow you down or charge more after a certain amount of hotspot use) and **battery** (sharing internet drains a phone faster than usual). Watch those two and you're in good shape.

GOOD TO KNOW

Facts current as of November 2026

Plans, prices and menus in this book were checked against the companies' own pages in November 2026. Phone companies change their plans often, so if your screen or bill says something different, trust what you see, and check your own plan (Chapter 4).

And you're never stuck alone. If you'd like a hand, call me at **(330) 200-8042** and we'll sort it out together. Getting ready for an outage before it happens is one of the smartest calls you can make.

— Bill

CHAPTER 2

What a Hotspot Is, and the Words Worth Knowing

Your smartphone gets internet from the cell towers, the same way it makes calls. A **hotspot** is your phone (or a small dedicated box) taking that cellular internet and sharing it as a little Wi-Fi network of its own. Your laptop, tablet or TV joins that network just as it would join your home Wi-Fi, and it's back online.

Apple calls this feature **Personal Hotspot**. Samsung calls it **Mobile Hotspot**. Google calls it **Wi-Fi hotspot**. Phone companies often call it **tethering**. It's all the same idea.

A few words worth knowing

Word	What it means
Hotspot	A device sharing its internet as a small Wi-Fi network. Usually your phone.
Tethering	Sharing your phone's internet with another device, by Wi-Fi, a USB cable or Bluetooth.
Dedicated hotspot	A pocket-sized box that does nothing but make a hotspot. Verizon calls some of its models a Jetpack; others are sold as a MiFi. It needs its own data plan.
Data	The amount of internet you use, measured in gigabytes (GB). An hour of standard video uses about 1 GB.
Hotspot allowance	How much high-speed hotspot data your phone plan allows each month, for example 30 GB. After that, hotspot use usually slows way down.
Slowed or throttled	The phone company's way of limiting you after the allowance: the hotspot keeps working, but very slowly.
Automatic backup	Equipment that switches your home network to cellular by itself when the main internet goes out, then switches back. Also called **failover**.
Outage	When your internet stops working. A **network outage** means the line is down; a **power outage** means your router has no electricity.
Public Wi-Fi	A free network at a library, coffee shop or hotel. Handy, but not private (Chapter 27).

TIP

The one idea to remember

Your phone can usually still reach the internet when your home internet can't, because it uses the cell towers instead of the cable or line coming into your house. That's the whole secret of backup internet.

CHAPTER 3

Your Four Backup Options at a Glance

There are four main ways to stay online when the home internet stops. Most people only need the first one. Here they are side by side, from simplest to most involved.

Option	How it works	Typical cost	Best for
Phone hotspot	Your phone shares its internet. You turn it on when needed.	Often included in your phone plan	Most households; occasional outages
Dedicated hotspot	A separate box with its own data plan.	About $50.00 to $400 for the box, plus a monthly plan	Travel, heavy users, phones without hotspot
Automatic backup	Your internet company's equipment switches to cellular by itself.	Free to about $15 a month; some need equipment	Working from home, alarms and devices that must stay online
A second service	A whole second internet service, such as Starlink or 5G home internet.	A full monthly bill	Rural homes with frequent long outages

Which one is right for you?

- **Outages are rare and short**, and you just want to check email or finish a video call: use your phone's hotspot (Part 2). Nothing to buy.
- **You travel, or your phone plan has little or no hotspot data**: a dedicated hotspot (Part 4) may make sense.
- **You work from home, or something important must stay online on its own**: look at automatic backup from your internet company (Part 5).
- **You're rural and lose service for days**: a second service, plus battery power, is worth pricing.

HEADS UP

Every option needs power

Backup internet doesn't help if your router has no electricity. When the power goes out, your modem and router go dark too, unless they're on a battery backup. Your phone keeps working on its own battery, which is one more reason the phone hotspot is the first thing to try. Chapter 23 covers power.

CHAPTER 4

Check What Your Phone Plan Already Includes

Before you buy anything, find out what your phone plan allows. Many unlimited plans include a monthly allowance of fast hotspot data, and some cheaper plans include little or none. Here are examples from the big three carriers in November 2026.

Carrier and plan	High-speed hotspot data each month	After that
Verizon Unlimited Ultimate	200 GB	Slowed, but keeps working
Verizon Unlimited Plus	30 GB	Slowed (3 Mbps on 5G Ultra Wideband, 600 kbps elsewhere)
Verizon Unlimited Welcome	Not included	A paid hotspot add-on may be offered
AT&T Unlimited Elite 2.0	250 GB	Slowed to 128 kbps
AT&T Unlimited Premium 2.0	100 GB	Slowed to 128 kbps
AT&T Unlimited Extra 2.0	50 GB	Slowed to 128 kbps
T-Mobile Experience Beyond	250 GB	Slowed to 600 kbps
T-Mobile Essentials	No fast allowance	Hotspot works at up to 600 kbps

Have an older plan? AT&T retired Unlimited Premium PL, Extra EL and Starter SL in March 2026, but if you still have one, its hotspot keeps working: 60 GB, 30 GB and 5 GB a month. Older Verizon and T-Mobile plans have their own amounts, so check yours.

GOOD TO KNOW

"Slowed" really means slow

128 kbps or 600 kbps is enough for plain email and text, but not for video. Think of the allowance as the real limit. Verizon also sells hotspot add-ons on some plans, for example an extra 100 GB for $10 a month on Unlimited Plus. Other carriers have their own add-ons; ask yours.

Prepaid and budget carriers

Prepaid plans vary a lot. A few examples (sibling check): Mint Mobile's Unlimited plan includes 20 GB of hotspot, Visible+ Pro gives faster hotspot speeds than Visible+, and Cricket's Smart and Supreme plans include 15 GB and 50 GB. My Prepaid & Budget Carriers manual has the full details.

Find your own number in two minutes

1. Open your carrier's app (My Verizon, myAT&T, T-Life, or your prepaid carrier's app) and sign in.
2. Look at your **plan** or **plan details**. Search the page for the word **hotspot**.
3. Note the number of GB and what happens after (slowed, or extra charge).
4. Look for **usage** too. Most apps show how much hotspot data you've used this month.
5. Not sure? Call the number on your bill and ask: "How much hotspot data do I get, and what happens after?"

HEADS UP

No hotspot on your plan?

If the Personal Hotspot or Mobile Hotspot option is missing or gray on your phone, your plan may not include it. Apple says the feature needs your carrier to support it and your plan to include it. Call your carrier before an outage, not during one.

PART 2

Your Phone as a Hotspot

Turning on the hotspot on an iPhone, a Samsung Galaxy and a Google Pixel, connecting your laptop, tablet or Mac, and the cable option that saves battery.

CHAPTER 5

Turn On Personal Hotspot on an iPhone

On an iPhone the feature is called **Personal Hotspot**. Set it up once, on a calm day, so it's ready when you need it.

Turn it on

1. Open **Settings** (the gray gear).
2. Tap **Personal Hotspot**. If you don't see it near the top, tap **Cellular**, then **Personal Hotspot** (the very first time it may say **Set Up Personal Hotspot**).
3. Turn on **Allow Others to Join** (the switch turns green).
4. Look at the **Wi-Fi Password** line. That's the password your laptop or tablet will ask for. Tap it if you'd like to change it to something you can remember (at least eight characters).
5. Leave this screen open while you connect your other device (Chapter 8). The network name is your iPhone's name, such as "Mary's iPhone."

> **TIP**
> **Can't connect? Try Maximize Compatibility**
> On iPhone 12 and later there's a switch called **Maximize Compatibility** on the Personal Hotspot screen. Turn it on if an older laptop or TV can't see or join your hotspot. Apple notes it may make the connection a little slower and less secure, so leave it off if everything connects fine.

Let family join without the password

If you use Apple's Family Sharing, your family's iPhones and iPads can join your hotspot without typing anything.

1. Go to **Settings** > **Personal Hotspot** > **Family Sharing**.
2. Turn on **Family Sharing**.
3. Tap each family member's name and choose **Automatic** (they join without asking) or **Ask for Approval** (your iPhone asks you each time).

Your own iPad and Mac: Instant Hotspot

If your iPad or Mac is signed in to the **same Apple Account** as your iPhone, it can use your hotspot without a password. This is called **Instant Hotspot**. Both devices need Wi-Fi and Bluetooth turned on and must be within about 30 feet of each other. On the iPad or Mac,

simply open the Wi-Fi list and pick your iPhone under **Personal Hotspot**.

HEADS UP

Turn it off when you're done

When the home internet comes back, go to Settings > Personal Hotspot and turn off **Allow Others to Join**. Otherwise your laptop may stay on the hotspot and quietly use up your data.

CHAPTER 6

Turn On the Hotspot on a Samsung Galaxy

On a Samsung Galaxy phone, the feature is called **Mobile Hotspot**, and it lives with the other connection settings.

Turn it on and see the password

1. Open **Settings**.
2. Tap **Connections**, then **Mobile Hotspot and Tethering**.
3. Tap the words **Mobile Hotspot** (not just the switch). This opens its own screen showing the network name and password.
4. Turn the switch at the top **on**.
5. To change the name or password, tap **Configure**. You can set the **Network name**, the **Password** and the **Security** type. Then tap **Save**.

TIP

Keep the security setting on

Samsung recommends always using a password so strangers can't join. Leave the Security type on **WPA2** or **WPA3**; never choose "Open." If an older device can't join, WPA2 is the more widely supported choice.

The quick way: the Quick panel

Swipe down from the top of the screen twice to open the Quick panel. Look for a **Mobile Hotspot** button and tap it to turn the hotspot on or off. If it isn't there, tap the pencil (Edit) and add it. Menus vary a little by model, carrier and One UI version, so if a name doesn't match exactly, look for the closest one.

GOOD TO KNOW

Another Galaxy in the family?

Galaxy phones and tablets signed in to the same Samsung account may offer an **Auto Hotspot** option so your own tablet can connect without a password. It depends on the model; look on the Mobile Hotspot screen.

CHAPTER 7

Turn On the Hotspot on a Google Pixel (and Other Android Phones)

On a Pixel, the feature is called **Wi-Fi hotspot**. Other Android phones use very similar words.

Turn it on

1. Open **Settings**.
2. Tap **Network & internet**, then **Hotspot & tethering**.
3. Tap **Wi-Fi hotspot**.
4. Turn on **Use Wi-Fi hotspot**.
5. Tap **Hotspot name** or **Hotspot password** to see or change them. You can share with up to 10 other devices.

Three things that trip people up

- **Data Saver must be off.** Google says if Data Saver is on, you'll need to turn it off to share by Wi-Fi.
- **It turns itself off.** If nothing is connected for a while, the hotspot switches off automatically to save battery. You can change this with **Turn off hotspot automatically** on the Wi-Fi hotspot screen.
- **Your Wi-Fi may switch off.** Some models, such as the Pixel 7a, can't use Wi-Fi and the hotspot at the same time, so Wi-Fi turns off while the hotspot is on. That's normal.

GOOD TO KNOW

Check with your carrier

Google itself warns that some carriers limit tethering or charge extra for it. Chapter 4 shows how to check your plan.

CHAPTER 8

Connect Your Laptop, Tablet or Mac to the Hotspot

Once the hotspot is on, joining it is exactly like joining any Wi-Fi network. Keep your phone close by, within the same room if you can.

A Windows laptop

1. Click the **network icon** at the bottom right of the screen, near the clock (it looks like a Wi-Fi fan or a little globe).
2. Click the small arrow next to the Wi-Fi button to see the list of networks.
3. Choose your phone's hotspot name, such as "Mary's iPhone" or "Galaxy S25."
4. Click **Connect** and type the hotspot password from your phone.
5. After a few seconds it says **Connected**. Open your web browser to check.

A Mac

Click the **Wi-Fi** icon in the menu bar at the top right. If your iPhone shares your Apple Account, it appears under **Personal Hotspot**; click it and you're done. Otherwise choose the hotspot name and type the password.

An iPad or Android tablet

Open **Settings** > **Wi-Fi**, tap the hotspot's name, and type the password. An iPad on the same Apple Account as the iPhone shows it under Personal Hotspot with no password needed.

TIP

Make the laptop sip, not gulp

Before you do anything else on a hotspot, tell your Windows laptop it's on a limited connection, so it doesn't start a big update. Chapter 11 shows the one switch to flip.

HEADS UP

Your phone may show a blue or green bar

On an iPhone, a blue or green bubble at the top shows something is connected to your hotspot. On Android, a hotspot icon appears at the top. That's your reminder to switch it off when you're done.

CHAPTER 9

USB and Bluetooth Tethering: the Cable Option

Wi-Fi is the easiest way to share, but there are two other ways. **USB tethering** uses your charging cable to connect the phone to the computer. It has one big advantage: the computer charges the phone while it shares.

USB tethering on an Android phone

1. Plug the phone into the computer with a USB cable.
2. On the phone, open **Settings** > **Network & internet** > **Hotspot & tethering** (on a Galaxy, **Connections** > **Mobile Hotspot and Tethering**).
3. Turn on **USB tethering**.
4. The computer should go online by itself within a few seconds.

HEADS UP

Android and Mac don't mix by cable

Google notes that Mac computers can't tether with Android phones by USB. Use the Wi-Fi hotspot instead.

USB on an iPhone

Turn on Personal Hotspot first, then plug the iPhone into the computer with its cable. If the iPhone asks **Trust This Computer?**, tap **Trust** and enter your passcode. Your computer treats the iPhone as a wired connection.

Bluetooth tethering

Bluetooth is slower and fiddlier, and the two devices have to be paired first. It's worth knowing about only if Wi-Fi and USB won't work. On Android it's the **Bluetooth tethering** switch on the same Hotspot & tethering screen.

Method	Speed	Battery	Ease
Wi-Fi hotspot	Fast	Drains phone fastest	Easiest; several devices at once
USB cable	Fast	Phone charges while sharing	Easy for one computer
Bluetooth	Slow	Gentle on battery	Fiddly; pairing needed

PART 3

Making Your Data Last

What uses a lot of data and what uses a little, the settings that stop a laptop from gobbling your allowance, watching TV on a hotspot, and keeping your phone's battery alive.

CHAPTER 10

How Much Data Things Use

Your home internet usually has no limit, so you've never had to think about data. A hotspot is different. Your phone plan's hotspot allowance is a budget, and video is the big spender. Here are rough figures, so you can plan.

Activity	About how much data	On a 30 GB allowance
Email and reading the news	Very little	Weeks and weeks
Netflix on its lowest setting	Up to 0.3 GB an hour	About 100 hours
Netflix in standard definition	Up to 1 GB an hour	About 30 hours
Netflix in HD	Up to 3 GB an hour	About 10 hours
Netflix in 4K	Up to 7 GB an hour	About 4 hours
A big computer update	Several GB at once	Can eat a day's budget

Video calls fall in between: a FaceTime, Zoom or WhatsApp call with video uses noticeably more than a voice call, and much less than an HD movie. Turning your camera off on a long call saves a good deal.

TIP

The quick rule

Reading and writing barely touch your allowance. Watching uses it up. If you're on a hotspot, save the movie for when the home internet comes back, or watch at a lower quality (Chapter 12).

Keep an eye on what you've used

- **iPhone**: Settings > **Cellular**. Scroll down; **Personal Hotspot** is listed with how much it has used in the current period.
- **Android**: Settings > **Network & internet** (or **Connections** > **Data usage** on a Galaxy) shows mobile data used.
- **Your carrier's app** shows the official count, which is the one that matters for your plan.

CHAPTER 11

Settings That Save Data

Computers love to download updates, sync photos and back up files the moment they get online. On a hotspot, that can use gigabytes before you've opened your email. A couple of switches stop it.

Windows: mark the hotspot as a metered connection

1. Connect the laptop to your hotspot first.
2. Open **Settings** (Start > Settings), then **Network & internet** > **Wi-Fi**.
3. Select the hotspot you're connected to, then **Properties**.
4. Turn on **Set as metered connection**.

> **GOOD TO KNOW**
>
> **What metered does, and doesn't, do**
>
> Microsoft says a metered connection asks apps and Windows to use less: Windows Update downloads only priority updates, Microsoft Store downloads may pause, and files may not sync automatically. It doesn't stop you using data. Windows remembers the setting for that hotspot, so you only do it once. Your home Wi-Fi stays unmetered.

iPhone and iPad joining someone's hotspot

An iPad or another iPhone that joins a hotspot can be asked to go easy too. Open **Settings** > **Wi-Fi**, tap the small **i** next to the hotspot's name, and turn on **Low Data Mode**. Apple describes Low Data Mode as a way to reduce data use on that network; it pauses things like automatic updates and background photo syncing.

Good habits on a hotspot

- Close programs you're not using, especially cloud backup and photo sync.
- Put off big downloads and updates until the home internet returns.
- Use one device at a time when you can. Every connected device adds up.
- Turn the hotspot off as soon as you're done.

CHAPTER 12

Watching TV on a Hotspot

Yes, a smart TV, Roku, Fire TV or Apple TV can join your phone's hotspot like any Wi-Fi network. It works, but it's the fastest way to use up a hotspot allowance, so go in with your eyes open.

Connect the TV or streaming stick

1. Turn on your phone's hotspot and keep the phone near the TV.
2. On the TV or streaming device, open its **Settings** and look for **Network** or **Wi-Fi**.
3. Choose the hotspot's name and type its password with the remote.
4. When it connects, open your streaming app.
5. When the home internet is back, switch the TV back to your home Wi-Fi the same way.

Turn the picture quality down

Netflix lets you choose how much data it uses on each profile. On its website, under your profile's **Playback settings**, you can pick **Low** (up to 0.3 GB an hour), **Medium** (up to 0.7 GB an hour), **High**, or **Auto**. Other streaming apps have similar settings, often called "video quality" or "data saver."

HEADS UP

Big TVs, big appetite

A TV will happily stream in HD or 4K if the hotspot is fast. A two-hour movie in 4K could use about 14 GB, close to half of a 30 GB allowance. Check your allowance (Chapter 4) before a movie night.

TIP

Download before the storm

Many streaming apps on phones and tablets let you **download** shows to watch offline. If a storm is forecast, download a few episodes on your home Wi-Fi first. They play later without using any data.

CHAPTER 13

Keep Your Phone's Battery Alive While It Shares

Sharing internet works the phone hard, and the battery drops faster than usual. In a power outage, your phone is also your telephone, flashlight and weather radio, so protect that battery.

Simple ways to stretch it

- **Plug it in** while it shares if you have power. If not, a charged **power bank** works well.
- **Use a USB cable** to a laptop (Chapter 9); the laptop charges the phone while it shares.
- **Turn on Low Power Mode** on an iPhone: Settings > **Battery** (sibling check). On a Pixel, Settings > Battery > **Battery Saver**; on a Galaxy, Settings > Battery > **Power saving** (sibling check).
- **Turn the hotspot off between uses.** Turn it on to send email, then off again.
- **Keep the phone cool.** Don't leave it in a sunny window or under a pillow while it shares.

GOOD TO KNOW

Power saving can switch the hotspot off

On some phones, battery-saver modes limit background activity and may turn the hotspot off. If your laptop drops off, look at the phone first.

For longer outages

If you lose power for a day or more, a portable power station can keep your phone, a laptop and even a router running. My Portable Power Stations manual explains sizes and costs, and my Surge Protectors & Battery Backups manual covers the small battery boxes that keep a modem and router alive.

PART 4

Dedicated Mobile Hotspots

The pocket-sized boxes that do nothing but make Wi-Fi: who really needs one, what's on the shelf in November 2026, what the data plans cost, and how to set one up.

CHAPTER 14

What a Dedicated Hotspot Is, and Who Needs One

A **dedicated mobile hotspot** is a small box, about the size of a deck of cards, with its own SIM card and its own battery. You switch it on, and it makes a Wi-Fi network from the cell towers, just like your phone's hotspot does. The difference is that it does only that one job, and it has its own line and data plan on your phone bill.

When one makes sense

- **Your phone plan has little or no hotspot data**, and changing the plan would cost more than a hotspot line.
- **You travel** by car or RV and want several devices online at once without draining your phone.
- **Someone else in the house needs internet** when you're out with the phone.
- **You need it to just work** for long stretches, and you'd rather your phone stay free for calls.
- **Your phone is old or basic** and doesn't offer a hotspot at all.

When it doesn't

- Outages at your house are rare and short. Your phone's hotspot (Part 2) costs nothing extra.
- You want something that switches over **by itself**. A dedicated hotspot still has to be turned on and joined; for automatic backup, see Part 5.
- Cell signal at your house is poor. A hotspot uses the same towers as your phone, so if your phone struggles indoors, a hotspot will too. My Cell Signal Boosters & Wi-Fi Calling manual can help.

	Phone hotspot	Dedicated hotspot
Extra cost	Usually none	The box, plus a monthly line
Battery	Drains your phone	Its own battery
Your phone	Tied up while sharing	Free for calls
Data	Your plan's hotspot allowance	Its own data plan
Signal	Same towers	Same towers

TIP

Try your phone first

Before you buy anything, use your phone's hotspot during the next outage, or simply practice for an hour on a calm day. If it does the job, you've saved yourself a monthly bill.

CHAPTER 15

Hotspots You Can Buy Now, and What the Plans Cost

Most people buy a hotspot from their phone company, because it needs that company's data plan anyway. Here are examples from the carriers' own pages in November 2026. Prices change often and many are spread over 24 or 36 monthly payments, so treat these as a guide and check the current price.

Carrier	Example models (full price)	Notes
Verizon	Verizon Orbic Speed (about $49.99); Orbic Speed X 5G (about $199.99); Inseego MiFi PRO M4 (about $299.99); Inseego MiFi M2100 5G UW (about $399.99)	Sold for monthly plans and for prepaid
T-Mobile	TCL LinkPort IK511 (about $96.00); Franklin T10 (about $90.00); Inseego MiFi PRO M4 (about $199.99)	Prices vary by store and payment plan
AT&T and prepaid brands	Their own hotspot models	Check the carrier's hotspot page

Hotspot data plans: some examples

- **Verizon** offers four hotspot plans, called Essential, Plus, Pro and Premium, with more data at each step (for example 15 GB on Essential and 150 GB on Premium). They cost less when added to an account that already has an unlimited phone plan.
- **Verizon Prepaid** hotspot plans run from 5 GB for $40 a month to 150 GB for $100 a month.
- **T-Mobile** offers a small 5 GB plan for its TCL LinkPort at $5.00 a month (plus a device connection charge), and larger hotspot plans with up to 100 GB of fast data for about $50 a month.
- **T-Mobile Prepaid** hotspot plans run from about $10 a month for 5 GB up to about $50 a month for 50 GB.

GOOD TO KNOW

Taxes, fees and "as low as"

Carrier prices are often "as low as," meaning they need AutoPay, paperless billing or another line on the account. Taxes and fees are usually extra. When you ask, ask for the **total monthly cost** of the hotspot line, and what happens after you use up the fast data.

Questions to ask before you buy

1. "What's the total monthly price for this hotspot line, with taxes and fees?"
2. "How much fast data do I get, and how slow is it after that?"
3. "Is there a contract or a device payment plan? What do I owe if I cancel?"
4. "Does it work on your network at my address?"
5. "How long is the return period if it doesn't work well at my house?"

HEADS UP

A hotspot line you never use still costs money

If you only lose internet a few hours a year, paying every month for a hotspot line adds up. A prepaid hotspot you refill only when needed, or your phone's hotspot, may be the better value.

CHAPTER 16

Setting Up and Using a Dedicated Hotspot

Each model is a little different, so keep the small guide that comes in the box. The basic steps are the same for nearly all of them.

The first time

1. Charge the hotspot fully with the cable that came with it.
2. If the store didn't already do it, put in the SIM card or follow the carrier's activation steps. Many stores will activate it for you before you leave; ask.
3. Press and hold the **power button** until the screen or lights come on.
4. Find the **network name** and **password**. Most models show them on their screen, or print them on a label inside the cover or on the box.
5. On your laptop or tablet, join that network like any Wi-Fi (Chapter 8 shows how).
6. Write the network name and password on the cheat-sheet at the end of this book.

Using it during an outage

- Turn it on and set it near a window, up off the floor. Cell signal is usually better there.
- Mark it as a **metered connection** on your Windows laptop (Chapter 11), just as you would for a phone hotspot.
- Many models have an app or a web page for settings and data use. The little guide in the box tells you where.
- Turn it off when the home internet comes back, so it doesn't use data in the background.

TIP

Keep it ready

A hotspot that sits in a drawer for months may have a flat battery when you need it. Every few months, charge it and turn it on for a minute to check it still connects. Follow the maker's advice about leaving it plugged in all the time.

HEADS UP

Change the password from the default

If the password is printed on the box, anyone who sees the box can join. In the hotspot's settings, change it to one only your household knows (Chapter 27).

PART 5

Automatic Backup Internet

Equipment that switches your home Wi-Fi to cellular by itself when the line goes down: how it works, what Xfinity, AT&T and eero offer, and when a whole second service makes sense.

CHAPTER 17

How Automatic Backup Works

With a phone hotspot, *you* notice the outage, turn the hotspot on, and move your laptop over. Automatic backup does all of that for you. A box in your home network watches the main connection. When the line goes down, it switches your home Wi-Fi to a cellular connection within moments, and your devices simply stay on the same Wi-Fi network they always use. When the line comes back, it switches back by itself. People in the tech world call this **failover**.

Why that matters

- Devices that can't be moved by hand, such as a smart doorbell, a camera, an alarm panel or a medical monitor that reports over Wi-Fi, keep working without anyone touching them.
- If you're away from home, the house stays online anyway.
- Nobody has to remember a hotspot password in the dark.

What it can't do

- **It needs electricity.** When the power goes out, the router and backup box go dark unless they're on a battery (Chapter 23).
- **It needs cell signal** at your house, just like your phone.
- **It's slower** than your normal internet. Fine for email, video calls and devices; not ideal for streaming 4K movies.
- **Some plans limit the data** you can use on backup.

GOOD TO KNOW

Ask your internet company first

The simplest automatic backup often comes from the company you already pay for internet, because it works with the equipment you already have. The next two chapters cover Xfinity and AT&T. Other companies may have their own offers; ask them what they have.

CHAPTER 18

Xfinity: Storm-Ready WiFi and the Pro WiFi Extender

Comcast launched **Storm-Ready WiFi** in 2023: a Wi-Fi extender with a cellular backup and a battery inside. Today Xfinity's pages call the current device the **Xfinity Pro WiFi Extender**, and it comes with **Xfinity Pro**, an add-on to your Xfinity Internet plan.

What you get

Item	What Xfinity says
Price	Xfinity Pro is listed at **$15 a month** on any Xfinity Internet plan.
Automatic backup	During a network outage, the extender switches to a **4G LTE cellular** connection by itself. Your devices stay on the same Wi-Fi network and don't need to reconnect.
Backup speed	Up to about 30 Mbps download and 7 Mbps upload. Xfinity says speeds may vary and aren't guaranteed.
Coverage	Only where there is supported cellular coverage.
Power outages	An optional **Battery Backup** is a one-time charge of about $60. Fully charged, it runs the extender for up to four hours.
Needs	Postpaid Xfinity Internet and a compatible Xfinity Gateway (XB8, XB9 or XB10).
Extra extenders	If Xfinity's Wi-Fi check finds weak spots, Pro can include up to two more WiFi Extenders.

GOOD TO KNOW

Already have the original Storm-Ready WiFi?

The first version was sold as a device for about $7.00 a month over 36 months, with a four-hour battery built in. If you have one, it's still your backup; look in the Xfinity app or call Xfinity for its current terms.

How to get it and check it

1. Open the **Xfinity app** on your phone, or call the number on your Xfinity bill, and ask to add Xfinity Pro.
2. Ask: "Is my gateway compatible? Is LTE backup available at my address? Is there any data limit on backup?"

3. Ask whether you want the Battery Backup, if you'd like it to keep working when the power goes out.
4. When it arrives, follow the setup steps in the Xfinity app.
5. Write down where the extender sits and the date you set it up on your cheat-sheet.

HEADS UP

Plug the gateway into a battery too

The extender's battery keeps the *extender* running. Your Xfinity Gateway also needs power for your home network as a whole, so think about a small battery backup for the gateway (Chapter 23). Ask Xfinity how its backup behaves in a power outage at your home.

CHAPTER 19

AT&T Internet Backup

AT&T launched **Internet Backup** for home customers in 2024. In 2026 it's offered **free** to households that have both AT&T Fiber and an eligible AT&T unlimited phone plan. AT&T has changed the details since launch, so check your own account.

How AT&T describes it

- You set it up in the **Smart Home Manager** app in a few taps.
- When the fiber line goes down, your AT&T gateway connects to a phone on your AT&T wireless account that's at home, and uses its cellular connection to keep your home Wi-Fi online.
- It switches back to fiber by itself when the line is fixed.
- You need a supported gateway (AT&T lists the BGW320, BGW620 and BGW720) and an eligible unlimited postpaid phone plan.

HEADS UP

Three limits to know

AT&T says the phone has to **stay at home** for the outage and **stay charged**; backup may not be available in some areas; and it **won't work during a power outage**, because the gateway needs electricity.

Setting it up

1. Install and open the **Smart Home Manager** app and sign in with your AT&T account.
2. Look for **Internet Backup**. If you're eligible, the app walks you through it.
3. Choose the phone that will act as backup, the one that's usually home.
4. If you don't see the option, call AT&T and ask whether your gateway and phone plan qualify.

TIP

Not on AT&T Fiber?

Internet Backup is tied to AT&T's own internet service. With any other internet company, your phone's Personal Hotspot or Mobile Hotspot (Part 2) does a similar job by hand.

CHAPTER 20

Routers with a Cellular Backup: eero Signal and Others

If you own your router instead of renting it, the router maker may sell a cellular backup. The best known for homes is Amazon's **eero Signal**, which works with eero mesh Wi-Fi systems.

eero Signal

Item	What eero says
The device	A small cellular box that plugs into the USB-C port of an eero router. When the internet goes down, your eero network switches to cellular by itself.
Price	About $99.99 for the 4G LTE model and about $199.99 for the 5G model (sometimes on sale).
Subscription	Needs an **annual** eero Plus plan. eero Plus at $99.99 a year includes 10 GB of backup data a year; eero Plus 100 at $199.99 a year includes 100 GB a month. The monthly eero Plus plan doesn't work with Signal.
Extra data	10 GB add-ons for about $19.99 in the eero app.

GOOD TO KNOW

10 GB a year is a small amount

On the basic plan, 10 GB is enough for email, video calls and keeping cameras and alarms online during short outages. It isn't enough for streaming TV. If outages are frequent, look at the larger plan, and turn streaming off while you're on backup. My eero manual covers the rest of the eero app.

Other routers

Some other routers have a slot for a SIM card, or can use a phone or USB cellular modem as a backup. They usually need their own data plan and some setup. If you're thinking about one, read the maker's support pages first, or ask me to look at it with you.

CHAPTER 21

A Second Service: Starlink or 5G Home Internet

For a home that loses internet for days at a time, or where someone works from home and can't be offline, a completely separate second service is the strongest backup. It's also the most expensive, because you pay two monthly bills.

Second service	How it reaches you	Rough cost	Good to know
Starlink	Satellite dish on the roof or a pole	From about $55 a month, plus the dish	Doesn't depend on local lines or towers; needs power and a clear view of the sky
T-Mobile or Verizon 5G Home Internet	Cellular, from a box by a window	About $35 to $70 a month, less with a phone plan	Uses the same cell towers as your phone

Which way to lean

- **If your main internet is cable or fiber**, a cellular backup (5G home internet, or a hotspot) uses different equipment, so it's a good match.
- **If storms knock out cell towers in your area too**, Starlink uses satellites instead and is less likely to go down at the same moment.
- **If you rarely lose internet**, a second bill isn't worth it. A phone hotspot is fine.

TIP

Ask about a low-cost standby option

Some services offer a cheaper plan that keeps a backup connection ready for occasional use. Starlink has offered one in its app. Prices and terms change, so check the company's own site or app rather than an ad. My Starlink manual and my T-Mobile & Verizon 5G Home Internet manual explain both services in full.

PART 6

Your Outage Plan

Telling an outage from a hiccup, keeping the internet powered, looking after medical devices and alarms, making calls and reaching 911, and a one-page plan to make before the next storm.

CHAPTER 22

Is It Down? How to Check for an Outage

Before you reach for the hotspot, take two minutes to find out whether the internet is really out, or whether your router just needs a restart. It saves data and saves a phone call.

The two-minute check

1. **Is the power on?** If the lights are out, your modem and router are off too. Go to Chapter 23.
2. **Look at the lights** on your modem or gateway. Red, orange or blinking lights often mean the line itself is down. The little guide for your model explains each light.
3. **Restart it.** Unplug the modem (or gateway) and the router from the wall, wait about a minute, and plug the modem back in first. Give it a few minutes to come all the way back.
4. **Check with your internet company** using your phone's cellular data: open their app (for example the Xfinity app, Smart Home Manager or myAT&T, or the Spectrum app), or their website, and look for an outage notice for your address.
5. **Still nothing?** Turn on your phone's hotspot (Part 2) and call the number on your bill to report it.

TIP

Turn Wi-Fi off on the phone while you check

If your phone is connected to a home Wi-Fi that isn't working, its apps may say "no connection." Turn Wi-Fi off for a moment so the phone uses cellular, then check the outage page.

GOOD TO KNOW

Sign up for outage alerts

Many internet companies can send you a text when there's an outage in your area and when it's fixed. Look in your account settings or their app on a calm day. It means one less call when things go wrong.

CHAPTER 23

Keep the Internet Powered When the Lights Go Out

Most internet outages at home are really **power** outages. Your cable, fiber or phone line often keeps working out in the street, but your modem and router have no electricity. Give them a battery and the internet may keep right on working.

Three ways to keep the router running

Option	What it is	How long	Rough cost
Battery backup (UPS)	A box that plugs into the wall; the modem and router plug into it	Minutes to a few hours, depending on size	Check current price; small ones are modest
Xfinity Battery Backup	Battery for the Xfinity Pro WiFi Extender only	Up to four hours	About $60, one time
Portable power station	A large rechargeable battery with wall-style outlets	Many hours to a day or more	Several hundred dollars and up

- **Plug only the modem and router** (and the backup box, if you have one) into a battery outlet. Don't put the TV or a space heater on it.
- **Check the plug labels** on the modem and router. They show how much power each uses, which tells you what size battery you need. My Surge Protectors & Battery Backups manual explains how.
- **Test it** once or twice a year: unplug the battery from the wall and see that the internet stays on.

HEADS UP

AT&T Internet Backup and power

AT&T says its Internet Backup won't work during a power outage. If that matters to you, a battery for the gateway is the missing piece.

Keep your phone charged

Your phone is the hotspot, the telephone and the news radio, so keep it alive. The FCC suggests having a car charger, a spare battery or a solar charger ready before a storm. You can charge a phone in your car, but park it outside, never in a garage, so fumes can't build up. A charged laptop can also charge a phone through a USB cable.

STAY SAFE

Generators belong outdoors

If you run a generator to keep things going, keep it outside and well away from windows and doors, and never plug it into a house outlet to "backfeed" the house. My Portable Power Stations manual covers safer battery options.

CHAPTER 24

Keeping Medical Devices, Alarms and Medical Alert Buttons Online

Some of the most important things in a home quietly depend on the internet or the phone line: a heart or sleep monitor that reports to the doctor, an alarm panel that calls for help, a medical alert button. Each one is different, so the most useful thing you can do is **find out how yours connects**, on a calm day.

Ask these questions, one device at a time

1. "How does this device send its information: home Wi-Fi, a home phone line, or its own cellular connection?"
2. "What happens if the internet or power goes out? Does it have a battery? For how long?"
3. "If it can't connect for a while, what should I do, and who do I call?"
4. "Can it use my phone's hotspot, or a backup like the ones in Part 5?"

Ask the people who gave you the device: the doctor's office or clinic for a medical monitor, the alarm company for an alarm, and the medical alert company for an alert button. Write the answers on your outage plan (Chapter 26).

HEADS UP

Backup phone batteries don't power these devices

The FCC points out that the backup battery an internet phone company offers for your home phone service does not power home security systems or medical monitoring devices. They need their own plan. The FCC also suggests that anyone who relies on a medical alert system keep a backup way to call for help, such as a charged cell phone, because many alert systems need a working phone line.

Alarms and cameras

- Alarm systems that report by **cellular** usually keep reporting during an internet outage as long as the panel has power or a battery. Ask your alarm company whether yours does.
- Alarms that report only over **Wi-Fi or the internet** stop reporting when the internet is down, unless your home network has an automatic backup (Part 5) and a battery (Chapter 23).
- Wi-Fi cameras and video doorbells also go quiet in an outage. Many keep recording to a memory card if they have one; check your model.

Devices that need power, not internet

An oxygen concentrator, a CPAP or a powered bed needs electricity more than internet. Talk with the equipment supplier about a backup plan, and ask your electric company whether it keeps a list of homes with medical equipment. My Portable Power Stations manual covers running a CPAP from a battery.

STAY SAFE

If it's urgent, don't wait for the internet

If someone needs help and a device can't call out, use any phone that works and call 911. Your cell phone can reach 911 even when the home internet is down, as long as there's a signal.

CHAPTER 25

Calls, Texts and 911 When the Internet Is Out

If your home phone comes through your internet company, it goes out with the internet. Your cell phone keeps working on the towers. Here's what to expect, and the FCC's advice for getting through.

Your home phone

- **A home phone from your cable, fiber or internet company** won't work in a power outage unless it has a backup battery. Companies must offer you a backup battery. If you have one, test it now and then.
- **A cordless phone** needs household power, even on an old copper line. Keep one plain corded phone if you still have a copper line.

Your cell phone and Wi-Fi Calling

If you use **Wi-Fi Calling**, your phone makes calls over the home Wi-Fi. When the Wi-Fi goes down, a call in progress over Wi-Fi can drop; new calls go over the cell network instead, if there's signal. For 911, phones prefer the cell network when it's available. My Cell Signal Boosters & Wi-Fi Calling manual explains how to keep your 911 address up to date.

The FCC's tips for getting through

- **Text instead of calling** when you can. Texts often get through when networks are busy.
- **Keep calls short** and make only the ones you need, to save battery and leave room for others.
- **Wait about 10 seconds** before redialing a call that didn't go through.
- **Save battery:** turn the screen brightness down and close apps you're not using.
- Keep a **battery-powered radio** for news, and save an emergency contact in your phone as "ICE" (In Case of Emergency).

CHAPTER 26

Your Outage Plan on One Page

A plan made on a sunny day is worth ten made in the dark. Sit down with this list once, fill in the blanks, and keep it with your cheat-sheet.

Do once, on a calm day

- Find out how much hotspot data your phone plan includes (Chapter 4).
- Turn on your phone's hotspot and connect your laptop or tablet once, so you know it works (Part 2).
- Change the hotspot password to one you'll remember, and write it down.
- Mark the hotspot as metered on your Windows laptop (Chapter 11).
- Ask how each medical device, alarm and alert button connects (Chapter 24).
- Decide whether a battery backup for the modem and router is worth it (Chapter 23).
- Save your internet company's phone number and outage page in your phone.

When a storm is forecast

- Charge the phone, a power bank, the laptop and any dedicated hotspot.
- Download a few shows or movies to the tablet on home Wi-Fi (Chapter 12).
- Let any computer updates finish while you still have home internet.

When the internet goes out

1. Check the power and restart the modem (Chapter 22).
2. Check your internet company's outage page on your phone.
3. Turn on the hotspot and connect only what you need.
4. Plug the phone in, or use Low Power Mode or Battery Saver.
5. When the internet is back, turn the hotspot off.

Keep handy	
Internet company phone number	_____
My phone's hotspot name	_____
Hotspot password	_____

Keep handy	
Medical device or alarm company number	_____
Neighbor or family to check on me	_____

PART 7

Safety and Scams

Keeping strangers off your hotspot, using public Wi-Fi sensibly, and the outage and "internet company" tricks to recognize.

CHAPTER 27

Hotspot Safety and Public Wi-Fi

A hotspot is a small Wi-Fi network, so the same common sense applies as at home: a good password, and knowing who's connected. Here's the short version.

Keep your hotspot to yourself

- **Always use a password.** Never set a hotspot to "Open." Samsung recommends a strong password to stop people joining without asking.
- **Use at least eight characters.** Apple requires that much for a Personal Hotspot password. A short phrase you'll remember, such as three words and a number, works well.
- **Keep the security on WPA2 or WPA3.** Only turn on Maximize Compatibility on an iPhone if an older device can't connect; Apple says it can reduce Wi-Fi security.
- **Turn the hotspot off** when you're done, so nobody else can try to join.
- **Check who's connected.** An iPhone shows how many devices are connected; an Android phone lists them on the hotspot screen. If you see something you don't recognize, change the password.

Public Wi-Fi at the library, coffee shop or hotel

During a long outage you may head to the library or a coffee shop for free Wi-Fi. The FTC says using public Wi-Fi is usually safe today, because most websites encrypt what you send. A few habits make it safer still.

- Look for the **lock** or **https** at the start of the web address, on every page.
- If you're not sure a network is secure, assume it isn't, and save banking and shopping for home or your own phone's hotspot.
- Make sure you're joining the business's **real** network. Ask staff for its exact name.
- Turn off **automatic connection** to Wi-Fi networks you don't know, so your devices don't join one by themselves.
- Log out of websites when you're finished, and keep your devices up to date.

> **TIP**
>
> **Your own hotspot beats free Wi-Fi**
>
> For anything private, such as banking, a doctor's portal or paying a bill, your own phone's hotspot with a password is the safer choice than a network the whole coffee shop shares.

CHAPTER 28

Scams That Use Outages and Your Internet Company's Name

Scammers watch the weather too. After a storm or a big outage, they call, text and knock pretending to be your electric, phone or internet company. They nearly always want one of three things: your **bank or card details**, a **payment** by gift card or another unusual method, or a way **into your home or computer**.

SCAM ALERT

"Sorry about the outage, here's a refund"

A caller, or a recorded message, apologizes for the outage and offers a credit or rebate. To "send the refund," they need your bank account details, or they ask you to press 1. The FTC warns this is a known utility-impostor trick. Hang up. Real credits show up on your bill without you giving anything over the phone.

SCAM ALERT

"Pay now or we cut off your service"

Someone says your internet, phone or power will be shut off within the hour unless you pay right now, by gift card, a payment app, cryptocurrency or a barcode at a store. The FTC says real companies don't demand payment that way. Only scammers do.

SCAM ALERT

The "technician" at the door

After a storm, a person knocks and says they're from the utility or internet company and need to come in to repair or replace equipment. The FTC advises asking for identification and checking with the company yourself, using the number on your bill, before you let anyone in.

SCAM ALERT

The too-good-to-be-true backup deal

Ads for a "lifetime" satellite or hotspot plan, or a half-price backup service if you pay by gift card, are not real offers. The FTC warns about callers posing as your TV and internet company who offer big discounts for gift card payments. Buy only from the company's own website, app or store.

The two-minute check that settles it

1. Hang up, or don't reply. Don't use any number or link in the message.
2. Find the company's number yourself, on your bill or its official website or app.
3. Call and ask: "Is there a problem with my account? Did you contact me?"
4. If they say no, it was a scam. Report it at **ReportFraud.ftc.gov**.

TIP

Already gave a number or paid?

Don't be embarrassed; these are professional criminals. Call your bank or card company right away using the number on your card. If you paid with a gift card, call the company that issued the card. Then report it at ReportFraud.ftc.gov, and call me if anyone got onto your computer.

PART 8

Help and Your Cheat-Sheet

An honest word about when a hand is worth it, and the whole book on one page.

CHAPTER 29

When to Call Bill

I've written this book so you can keep yourself online 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

- **Setting up your hotspot and laptop together** on a calm day, so you've practiced it once before you need it.
- **Choosing a backup**: whether your phone plan is enough, or whether a dedicated hotspot, Xfinity Pro, AT&T Internet Backup, eero Signal or a second service makes sense for your home and budget.
- **A battery backup** for the modem and router: picking the right size and plugging it in correctly.
- **Medical devices and alarms**: working out how each one connects and what it does in an outage.
- **An outage that won't go away**, or a modem with lights you can't make sense of.
- **A call, text or knock you're not sure about.** Ask before you pay or let anyone in.

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 gadget or a monthly plan 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 get ready. The next time the internet goes out, you'll know exactly what to do.

— Bill

CHAPTER 30

Your Backup Internet Cheat-Sheet

Print just this page and keep it by your router. The whole book, boiled down.

Where things are

I want	Go here
iPhone hotspot	Settings > **Personal Hotspot** > Allow Others to Join
Samsung Galaxy hotspot	Settings > Connections > **Mobile Hotspot and Tethering**
Google Pixel hotspot	Settings > Network & internet > **Hotspot & tethering**
Windows: save data	Settings > Network & internet > Wi-Fi > Properties > **metered**
My hotspot allowance	My carrier's app > plan details > search "hotspot"

Everyday moves

When	Do this
Internet's out	Check power, restart the modem, check the outage page on your phone.
Get the laptop online	Turn on the hotspot, pick its name in the laptop's Wi-Fi list, type the password.
Save data	No movies, no big updates; turn the camera off on long video calls.
Save battery	Plug the phone in, or use a USB cable to the laptop.
Internet's back	Turn the hotspot **off**.

Keep handy

Item	
My phone's hotspot name and password	_____
Hotspot data each month	_____
Internet company and phone number	_____
My backup (hotspot, Xfinity Pro, AT&T, eero, other)	_____

Safety, in three lines

- Always put a password on your hotspot, and turn it off when you're done.
- Nobody real asks for gift cards or bank details to refund an outage. Hang up and call the number on your bill.
- If someone's health or safety is at risk, call 911 from your cell phone. Don't wait for the internet.

WHAT THIS DOES FOR YOU

You've got this

You know how to share your phone's internet, how to make the data last, what automatic backup can do, and how to keep the important things running. When you'd like a hand, call (330) 200-8042.