BILL'S HOME TECH
Home & Small Business Tech Solutions

BILL'S COMPLETE MANUALS

Prepaid & Budget Phone Carriers

Lower phone bills, the same networks, and how to switch — explained in plain English, one step at a time

A plain-English guide to saving on your cell phone bill

Take your time — you can keep your number

Written for you by Bill — Bill's Home Tech

(330) 200-8042 · BillsHomeTech.com

Mint, Visible, Tracfone, Straight Talk, Cricket & Spectrum · facts current November 2026

What's Inside

This is your guide to the lower-cost phone companies: Mint Mobile, Visible, Tracfone, Straight Talk, Cricket and Spectrum Mobile. It explains which big network each one uses, what the plans really cost once taxes and intro prices are counted, how to check coverage at your house, and how to switch without losing your number. Prices change often, so every price here is “about, as of November 2026.” Read it in any order and at your own pace.

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PART 1

Getting Started

What a budget carrier really is, how it differs from the big phone companies, and whether switching makes sense for you.

CHAPTER 1

A Note from Bill

Hello, and welcome. I'm Bill, and for more than 30 years I've helped people make sense of the technology in their lives. These days I serve folks right here in Portage County, Ohio. It's a question worth asking at any kitchen table: *"Am I paying too much for my cell phone?"* Very often the honest answer is yes. For many households, the phone bill is the single easiest place to save real money every month.

This guide is about the smaller, lower-cost phone companies, often called **prepaid** or **budget carriers**. It covers six of the best-known budget brands: **Mint Mobile, Visible, Tracfone, Straight Talk, Cricket** and **Spectrum Mobile**. You'll learn what they are, which big network each one runs on, what they cost as of November 2026, and how to switch without losing your phone number, your contacts or your peace of mind.

WHAT THIS DOES FOR YOU

What this guide does for you

It gives you a calm, plain-English way to compare plans, check that a carrier works at your house, keep your number, and switch one careful step at a time. It also shows you how to protect your number from scammers, which matters on every carrier, big or small.

Who this guide is for

- Anyone paying $70 or more a month for one line and wondering whether that's normal.
- Couples and families who want to compare a family plan against two or three budget lines.
- People who mostly call, text and check email, and don't stream much video away from home.
- Adult children helping a parent cut a bill without making the phone harder to use.

The big promise: you can't break anything by reading

Looking at plans, checking coverage maps and reading this guide changes nothing on your phone or your account. I'll be honest, though: the moment you actually move your number is a step that matters. Done in the right order, it's smooth. Done in the wrong order (for example, canceling your old service first), you can lose your number. That's why Chapter 21, *Switching Step by Step* walks you through it slowly, and why I flag the risky moments clearly.

TIP

No endorsements here

I don't take referral fees and I'm not recommending one carrier over another. Every company in this guide is a reasonable choice for somebody. The right one for you depends on where you live, how you use your phone, and what you already pay for.

You're never stuck alone

If anything here feels like too much, call or text me at **(330) 200-8042**. Going over your phone bill together is exactly the kind of thing I do. See Chapter 33, *When to Call Bill* for how to reach me.

— Bill

CHAPTER 2

What a Budget Carrier Really Is

There are only three companies in the United States that own nationwide cell networks: **AT&T**, **Verizon** and **T-Mobile**. They built the towers. Almost every other phone company you've heard of rents space on one of those three networks and sells it to you under its own name, usually for less.

That's the key idea of this whole guide. When you buy a plan from a budget carrier, your calls travel over the very same towers as one of the big three. The signal at your kitchen table depends on *which* network the carrier uses, not on how big the company is.

Prepaid, postpaid and “budget,” in plain words

Term	What it means
Postpaid	You use the service first and get a bill afterward. This is how the big three usually sell plans. Often comes with a credit check and a phone payment plan.
Prepaid	You pay before the month (or the 3, 6 or 12 months) begins. No bill arrives later. No credit check is usually needed.
Budget carrier	A friendly term for lower-cost brands. Some are owned by a big carrier (Cricket by AT&T, Visible by Verizon). Others rent a network.
MVNO	Industry shorthand for a company that sells service on someone else's network. You don't need to remember it, but you'll see it in reviews.

Why they cost less

- **Fewer stores and less advertising.** Several of these brands sell mostly online or through retailers like Walmart.
- **You pay up front.** The company doesn't have to chase unpaid bills.
- **Fewer extras.** Plans may leave out things like streaming subscriptions or international roaming.
- **Lower priority on busy towers.** On some plans your data may slow down at crowded times. Chapter 26, *Deprioritization in Plain Words* explains this honestly.

GOOD TO KNOW

Same phone, same calls

Your phone doesn't care who sends the bill. Calls, texts, voicemail, photos, apps and your contacts all work the same way. The changes are mostly about price, customer service style, and a few plan details.

— Bill

CHAPTER 3

Budget vs. the Big Three: What You Keep, What You Give Up

It helps to see the trade honestly before you look at any prices. Here is what usually stays the same and what may change when you leave a big-three postpaid plan for a budget carrier.

What usually stays the same

- Your phone number, if you transfer it correctly (see Chapter 19, *Keeping Your Number: Porting Explained*).
- Your phone itself, if it's unlocked and compatible (see Chapter 15, *Will My Phone Work? Bringing Your Own Phone*).
- Your contacts, photos and apps. These live on your phone or in your Apple or Google account, not with the carrier.
- Calling 911. Every carrier must connect emergency calls (see Chapter 27, *911 and Emergency Calls on a Budget Carrier*).
- Unlimited talk and text in the U.S. on nearly every plan.

What may change

Area	Big three postpaid	Typical budget plan
Monthly price	Higher, often with a multi-line discount	Lower; best deals often need autopay or paying months ahead
Taxes and fees	Usually added on top	Some include them (Visible, Cricket); others add them
Busy-tower speed	Usually top priority	May slow at busy times on some plans
Phone deals	Big trade-in offers tied to 2–3 years of service	Smaller deals; bring your own phone is common
Help	Stores and phone support	Varies: some are app and chat only
Travel abroad	Often included or simple day passes	Limited or not offered on cheaper plans
Hotspot	Generous on top plans	Often capped or slowed

HEADS UP

The phone payment catch

If you're still paying off a phone through your current carrier, leaving early usually means the remaining balance becomes due, and any monthly “promotional credits” stop. Check your remaining balance before you switch. Sometimes it pays to wait until it's paid off.

TIP

Customer service style matters

If you like walking into a store and talking to a person, Cricket and Spectrum have stores, and Tracfone and Straight Talk sell at many retailers. Mint and Visible work mainly through an app, a website and chat. Neither style is wrong; pick the one you'll be comfortable with on a bad day.

— Bill

CHAPTER 4

Who Owns Whom: The Network Behind Each Brand

Because every budget carrier runs on AT&T, Verizon or T-Mobile, the most useful thing to know about a brand is which of the three it uses. Then you can ask a simple question: *“Which network works best at my house, my church, my doctor's office and my family's homes?”*

Brand	Owned by	Network it uses
Mint Mobile	T-Mobile	T-Mobile
Visible	Verizon	Verizon
Tracfone	Verizon (Verizon Value)	Mostly Verizon; some older lines use others
Straight Talk	Verizon (Verizon Value)	Mostly Verizon; some older lines use others
Cricket Wireless	AT&T	AT&T
Spectrum Mobile	Charter (Spectrum)	Verizon, plus Spectrum Wi-Fi hotspots

A few plain notes

- **Tracfone and Straight Talk** are both Verizon brands now. Their websites note that some plan features are only for customers on the Verizon network, and that older customers on other networks get a slightly different version of the plan.
- **Visible** describes itself as a division of Verizon, powered by Verizon's networks.
- **Cricket** is a subsidiary of AT&T and says plainly that its plans run on the AT&T network.
- **Mint Mobile** was bought by T-Mobile and advertises service on “the nation's largest 5G network,” which is T-Mobile's.
- **Spectrum Mobile** is sold only to Spectrum Internet customers. It also connects to Spectrum's own Wi-Fi hotspots.

GOOD TO KNOW

Owners change; networks matter

Phone companies are bought and sold every few years. If you read an older article that lists a different owner, don't worry. What matters for you is the network, and you can always confirm it on the carrier's coverage page before you buy.

TIP

Already happy with your signal?

If your current carrier's signal is good everywhere you go, a budget brand on the *same* network is the lowest-risk switch. Verizon customers can look at Visible, Tracfone, Straight Talk or Spectrum Mobile. AT&T customers can look at Cricket. T-Mobile customers can look at Mint.

— Bill

CHAPTER 5

Is Switching Right for You? A Quick Self-Check

Before you spend an afternoon comparing plans, take five minutes with your current bill. These questions will tell you whether a budget carrier is likely to save you money, and which kind of plan to look at.

Grab your last bill and answer these

1. What's the **total** you paid last month, including taxes and fees? Divide by the number of lines.
2. Are you still **paying off a phone**? How much is left?
3. How much **data** did each line use? (Your bill or carrier app shows this. See Chapter 18, *How Much Data Do You Really Use?*.)
4. Do you **travel outside the U.S.**, or call family overseas?
5. Do you use your phone as a **hotspot** for a laptop or tablet?
6. Do you get any **discount** through work, the military, AARP, or a bundle with home internet?

Signs a budget carrier will likely save you money

- You pay more than about $50 a month for a single line.
- You use under 15 GB of data a month (many people use far less than they think).
- Your phone is paid off, or you're happy to keep it for a few more years.
- You rarely travel abroad.

Signs to slow down

- You live where only one network works well, and no budget brand uses it.
- You rely on heavy hotspot use for work or for your only home internet.
- Your current plan includes perks you truly use and would otherwise pay for separately.
- You owe a large phone balance that would come due if you left.

FROM BILL

This is exactly what a Bill Check-Up is for

My **Phone & Internet Bill Check-Up** goes through your current bills line by line and tells you, in plain words, whether switching would really save money once taxes, fees and phone balances are counted. See Chapter 33, *When to Call Bill*.

— Bill

PART 2

The Carriers, One by One

Mint Mobile, Visible, Tracfone, Straight Talk, Cricket and Spectrum Mobile: what each one is, what it costs in November 2026, and who it tends to suit.

CHAPTER 6

Mint Mobile

Mint Mobile is owned by T-Mobile and runs on T-Mobile's network. Its big idea is simple: you pay for **3, 6 or 12 months at once**, up front, and the longer you buy, the lower the monthly cost works out. You order online, and Mint sends a SIM card by mail or an eSIM you can set up right away.

The plans

Mint sells four data sizes: **6GB, 17GB, 23GB** and **Unlimited**. Every plan includes unlimited talk and text in the U.S. You choose a data size and a length (3, 6 or 12 months).

GOOD TO KNOW

The new-customer price (as of November 2026)

Since July 1, 2026, Mint has offered new customers any 3, 6 or 12-month plan, including Unlimited, for **$15 a month**, paid up front: **$45** for 3 months, **$90** for 6 months or **$180** for 12 months. Taxes and fees are extra. This is a promotion for your *first* plan term only.

What to know before you buy

- **Renewal costs more.** After the first term, you renew at Mint's regular price. Look up the renewal price for your plan at mintmobile.com/plans *before* you buy, so it doesn't surprise you.
- **Changing plans mid-term ends the deal.** Mint says if you change your data amount or plan length during the promotion, you pay the difference to the standard rate.
- **Unlimited has limits.** Mint says Unlimited customers who use over 50GB in a month may notice slower speeds when the network is busy. Hotspot use is capped at 20GB, and video plays in standard definition.
- **A one-week trial.** Mint's plan return policy gives you a week to change your mind.
- **Time to activate.** After buying, you have up to 45 days to activate your SIM, handy if you need to wait out a current contract.

TIP

Who Mint tends to suit

People with good T-Mobile signal at home who are comfortable paying a few months at a time and handling things in an app or website. If paying $180 at once is hard on your budget, the 3-month option costs less up front but works out higher per month after the first term.

HEADS UP

Set a reminder for renewal day

Because Mint is prepaid, your service ends when your term ends unless it renews. Put the renewal date on your calendar, and check that your card on file is current a week ahead.

— Bill

CHAPTER 7

Visible

Visible is a division of Verizon and runs on Verizon's network. It was the first all-digital wireless service in the U.S.: there are no stores. You sign up, get help and manage everything in the Visible app or at visible.com, and Visible offers help by chat around the clock.

The plans

Visible's plans are priced **per month with taxes and fees included**, which makes the price on the website the price you pay. There are three tiers: a basic **Visible** plan, **Visible+**, and **Visible+ Pro**.

Plan	What you get
Visible+ ($35 a month)	Unlimited premium data, access to Verizon's fastest 5G Ultra Wideband, 1080p video, unlimited hotspot at up to 10 Mbps.
Visible+ Pro ($45 a month)	Everything in Visible+, plus 4K video, hotspot at up to 15 Mbps, smartwatch service included, and calling to 85 countries and texting to 200.
Visible (basic)	The lowest-priced tier, with unlimited talk, text and data on Verizon's 5G network. Check visible.com for today's price and limits.

GOOD TO KNOW

Promotions come and go

Visible often runs promo codes and annual-payment discounts that lower the price for a while. They're fine to use; just note when the discount ends and what the price becomes afterward.

What to know before you buy

- **App and chat only.** If you'd rather talk to someone in person, Visible may not be a good fit.
- **Your phone must be compatible** with Visible. Use the checker on its website before you order.
- **Connection Protection.** Visible offers three months of service at no cost to eligible members who lose their job. Read the terms on Visible's site if this might matter to you.

TIP

Who Visible tends to suit

People with good Verizon signal who like a single, simple monthly price that already includes taxes, and who are comfortable getting help through an app or chat.

— Bill

CHAPTER 8

Tracfone

Tracfone has been around for decades and is now a Verizon brand. It's known for inexpensive plans that work on both smartphones and **simple flip phones**, and it's sold online and at many stores. It also offers plans with the minutes, texts and data you don't use carrying over, as long as you keep your service active.

Tracfone Freedom: its unlimited plan

Tracfone's unlimited plan is called **Tracfone Freedom**. The regular price is **$50 a month**, or **$45 a month with Auto-Refill** (the Auto-Refill discount begins after the first month). Tracfone lists unlimited talk, text and data, a spam filter, identity protection, and calling and roaming in Canada and Mexico.

The fine print, in plain words

- Tracfone says that “a month equals 30 days,” and that **prices do not include taxes or fees**.
- On Freedom, your data may be temporarily slower than other traffic when the network is busy, and video plays at up to 480p.
- Freedom is only available on the Verizon network.
- While roaming in Canada or Mexico, data comes out of a 5 GB roaming allowance. It isn't meant for long stays abroad.
- Tracfone also sells smaller talk-text-data plans and basic-phone plans. Prices vary; check the plans page.

TIP

Handy for a flip phone or a light user

If you or a parent wants a simple flip phone with a modest monthly cost, Tracfone is one of the few brands that still sells flip phones and plans made for them. Tracfone also lists a military and veteran discount and AARP member offers on its Deals page.

GOOD TO KNOW

Check your plan by text

Tracfone customers can text the word **PLAN** to **611611** to get the details of their current plan, and use the same 611611 number to check a balance or refill.

— Bill

CHAPTER 9

Straight Talk

Straight Talk is also a Verizon brand, best known for being sold at **Walmart**. It offers three main unlimited plans, named Silver, Gold and Platinum, plus a lower-priced option for people bringing their own unlocked phone.

Plan	About (one line)	Notes
Silver Unlimited	$45 a month	Unlimited data; hotspot included
Gold Unlimited	$55 a month	Includes a Walmart+ membership while you stay on the plan
Platinum Unlimited	$65 a month	Includes Walmart+; most hotspot and international calling

Discounts that change the price

- **Auto Pay** saves about five dollars a month on eligible plans.
- **Family plans:** with every line on Silver Unlimited, Straight Talk lists savings of $15 a month with a second line, $45 with three lines, $80 with four and $100 with five. Straight Talk advertises plans “starting at $25” a line with four Silver lines.
- The family discount **does not combine** with the Auto Pay discount, so do the math both ways.
- Taxes and fees apply on top of the plan price.

GOOD TO KNOW

Which network am I on?

Straight Talk says some plan features are only for customers on the Verizon network, and customers on other networks get a slightly different version. If you've had Straight Talk for years, ask customer care which network your line uses. You can also text **PLAN** to **611611** to see your current plan.

TIP

Who Straight Talk tends to suit

People who shop at Walmart, like being able to buy a refill card in a store, and have good Verizon signal. If you already pay for Walmart+, the Gold plan's included membership can be a real saving.

— Bill

CHAPTER 10

Cricket Wireless

Cricket is owned by AT&T and runs on the AT&T network. It has its own stores and authorized dealers, so you can get help face to face. Its monthly prices **include taxes and fees**, and Cricket gives a discount when you sign up for Auto Pay.

Plan	With Auto Pay	Without	Highlights
Sensible 10GB	$30	$35	10 GB of high-speed data, then slowed to 128 Kbps
Select Unlimited	$35	$40	New lines only; may slow when busy; SD video
Smart Unlimited	$45	$50	15 GB hotspot; Mexico and Canada use; 100 GB cloud storage
Supreme Unlimited	$55	$60	50 GB hotspot; HBO Max Basic with Ads; 150 GB cloud storage

What to know before you buy

- **The first month is at the full price.** The Auto Pay discount shows up after that.
- **Every line on the account uses the same plan** on Cricket's monthly plans.
- **Activation fee in stores.** Cricket lists a $25 activation fee that applies only in Cricket stores.
- **All plans include** unlimited talk and text in the U.S., Wi-Fi Calling and HD Voice on compatible phones, and **Cricket Call Defense** for spam call alerts.
- **Cricket also sells 3-month and 12-month plans** that save money if you pay ahead.

WHAT THIS DOES FOR YOU

Try it before you switch

Cricket offers a free 14-day trial through its **tryCricket** app, which works without interrupting your current service. It's a simple way to test the AT&T network at your house. See Chapter 14, *Checking Coverage Where You Live*.

TIP

Who Cricket tends to suit

People with good AT&T signal who want a store nearby, a price that already includes taxes, and the option of Mexico and Canada use on the middle and top plans.

— Bill

CHAPTER 11

Spectrum Mobile

Spectrum Mobile is sold by Charter, the company behind Spectrum Internet and cable TV. It's different from the others in one big way: **you must have Spectrum Internet at home** to get it. If you already do, it can be one of the least expensive ways to get an unlimited line.

Plan	Per line	Video	Hotspot	Extras
Unlimited	$30	480p	5 GB	2,000 minutes a month to Canada and Mexico
Unlimited Plus	$40	720p	10 GB	Use in 215+ countries; Anytime Upgrade
Unlimited Plus Premium	$50	4K	50 GB	Up to $10 a month phone credit; smartwatch data

The “free for a year” offer, explained honestly

- In November 2026 Spectrum offers new Mobile customers their **first Unlimited line at no charge for one year** with Spectrum Internet and AutoPay.
- After the first year, that line goes to the regular price. Spectrum lists the standard price for a single Unlimited line as **$40 a month**; additional lines are $30 each, and two Unlimited lines are $60 a month.
- The free year applies to the first line only.
- Spectrum says number transfers usually take a few hours but can take up to 48 hours, and your old carrier cancels automatically once the transfer completes.

HEADS UP

Look at the whole bundle

A cheap phone line tied to your internet means the two are linked. If your Spectrum Internet promotional price ends, or you later want to change internet companies, your mobile plan is part of that decision. Write down the date any internet promotion ends.

TIP

Who Spectrum Mobile tends to suit

Households that already have Spectrum Internet, have good Verizon signal, and want to keep things on one bill. It's also worth a look for the Plus plans if you travel abroad now and then.

— Bill

CHAPTER 12

The Six Side by Side

Here are the six carriers on one page. These are single-line starting points as of November 2026. Prices change often, sometimes monthly. Treat every number in this part as “about, as of November 2026,” and confirm on the carrier's own website before you buy.

Carrier	Network	Unlimited from about	Taxes included?	In-person help
Mint Mobile	T-Mobile	$15/mo intro (paid up front); more at renewal	No	No (online, app, phone)
Visible	Verizon	Visible+ $35; basic tier lower	Yes	No (app and chat)
Tracfone	Verizon	$45 with Auto-Refill ($50 without)	No	Sold at retailers
Straight Talk	Verizon	$45 Silver (Auto Pay saves more)	No	Sold at Walmart
Cricket	AT&T	$35 with Auto Pay ($40 without)	Yes	Cricket stores
Spectrum Mobile	Verizon	$40 one line, $30 each added line; first line free 1 year for new customers	Check order summary	Spectrum stores

How to use this table

1. Cross off any carrier whose network is weak where you live (see Chapter 14, *Checking Coverage Where You Live*).
2. Cross off Spectrum Mobile if you don't have Spectrum Internet.
3. For the rest, compare the **total** you'd pay, including taxes, for the number of lines you need.
4. Check the price **after** any intro offer ends. That's the price you'll live with.
5. Choose the one with the help style you're comfortable with.

> **GOOD TO KNOW**
>
> **Other budget brands exist**
>
> There are many more budget carriers than these six, including ones aimed at older adults. The same questions apply to any of them: which network, what total price, what happens after the intro, and how you get help.

— Bill

CHAPTER 13

Reading the Price Tag: Taxes, Fees and Intro Prices

The big number in an ad is rarely the number on your card statement. Three things change it: taxes and fees, autopay or multi-line discounts, and intro prices that expire. Here's how to find the real price.

Taxes and fees

- **Included:** Visible and Cricket say their plan prices include taxes and fees.
- **Added on top:** Mint, Tracfone and Straight Talk add taxes and fees at checkout. Mint lists a separate “Recovery Fee” and telecom taxes based on your ZIP code.
- Ohio and your county charge their own taxes on phone service, so the same plan can cost a little more or less in different places.

The Broadband Facts label

Every carrier now shows an FCC **Broadband Facts** label for each plan, a bit like a nutrition label. It lists the monthly price, whether it's an introductory rate, one-time fees, typical speeds, and data limits. Look for a “Broadband Facts” link next to each plan on the carrier's website.

Intro prices: ask three questions

1. **How long does this price last?** One term, three months, one year?
2. **What is the price afterward?** Write it down.
3. **What ends the deal early?** Changing plans, missing a payment, or dropping a bundle often does.

HEADS UP

The “price lock” fine print

Some carriers advertise price guarantees. They usually cover only the base plan price, not taxes, fees or add-ons. Read what the guarantee actually covers before counting on it.

TIP

Do the yearly math

Multiply the monthly total by 12 for each carrier you're considering, and add any one-time costs like a SIM kit or activation fee. Comparing yearly totals makes the real difference easy to see.

— Bill

PART 3

Before You Switch

Coverage where you live, whether your phone will work, unlocking, SIM or eSIM, how much data you need, and the two numbers that let you keep your phone number.

CHAPTER 14

Checking Coverage Where You Live

The cheapest plan in the world is no bargain if your phone has one bar in the kitchen. Coverage is the first thing to check, and it's worth checking more than one way. Portage County has towns, farmland, valleys and wooded lake areas, so signal can vary a lot from one road to the next.

Step 1: Look at the carrier's map

1. Go to the carrier's website and find **Coverage** or **Coverage Map** (it's usually at the top or bottom of the page).
2. Type your **street address**, not just your ZIP code. ZIP-level results are too rough.
3. Repeat for the places you go most: church, the grocery store, your doctor, family's homes.
4. Look for the words “5G,” “4G LTE,” or “partial.” Partial or no coverage at home is a deal-breaker.

HEADS UP

Maps are estimates

Cricket's own coverage page explains that its map is a high-level approximation, that there are gaps it doesn't show, and that terrain, weather, trees, buildings and busy times all affect real service. Every carrier's map works the same way. Use it as a starting point, not a promise.

Step 2: Use what you already know

- If your current phone works well at home, find out which network your current carrier uses (see Chapter 4, *Who Owns Whom: The Network Behind Each Brand*). A budget brand on the same network should work about the same.
- Ask neighbors and family which carrier they use and how it works on your road.
- The FCC publishes a **National Broadband Map** at broadbandmap.fcc.gov that shows reported mobile coverage by address for each big network.

Step 3: Test before you commit

- **Cricket** offers a free 14-day trial through the tryCricket app that doesn't interrupt your current service.
- **Mint** gives you a week to change your mind on a plan purchase.

- On any carrier, ask about the return window for a SIM kit or plan before you buy.

TIP

Weak signal inside, good Wi-Fi?

If signal is weak only indoors, **Wi-Fi Calling** can fix it by routing calls over your home internet. Cricket and Straight Talk both list Wi-Fi Calling on their plans with compatible phones. See Chapter 27, *911 and Emergency Calls on a Budget Carrier* for the one setting to get right.

— Bill

CHAPTER 15

Will My Phone Work? Bringing Your Own Phone

Every carrier in this guide lets you **bring your own phone**, which is often the biggest money saver of all. Three things must be true: the phone is **unlocked** (or locked to the network you're moving to), it's **compatible** with that network, and it isn't reported lost or stolen.

Find your phone's IMEI number

Carriers check compatibility with your phone's **IMEI**, a 15-digit serial number. The quickest way to see it on almost any phone:

1. Open the **Phone** app and go to the keypad.
2. Dial ***#06#**. The IMEI appears on screen right away. (No call is made.)
3. Write it down, or take a screenshot.
4. On an iPhone you can also find it in **Settings > General > About**. On Android, look in **Settings > About phone**.

Run the carrier's compatibility checker

1. On the carrier's website, find **Bring Your Own Phone** (Cricket, Straight Talk, Tracfone and Spectrum all have a page by that name).
2. Type in your IMEI when asked.
3. Read the result carefully. It may say the phone works, works with limits (for example, no 5G or no eSIM), or isn't compatible.
4. If it's compatible, the site will tell you which SIM kit or eSIM to order.

HEADS UP

Very old phones may not work

The networks have shut down their old 3G systems. A phone that's many years old may not be able to make calls on today's networks even if it still turns on. If the checker says no, believe it.

TIP

Phones bought from a carrier

A phone you bought from Verizon, AT&T or T-Mobile may be locked to that carrier until it's paid off and unlocked. The next chapter, Chapter 16, *Unlocking Your Phone*, explains how to check.

— Bill

CHAPTER 16

Unlocking Your Phone

A **locked** phone only works with the carrier that sold it. **Unlocking** removes that restriction so the phone can be used with another company. This is a different “lock” from the passcode on your screen.

How to tell if your phone is locked

- **iPhone:** Go to **Settings > General > About** and look for **Carrier Lock**. “No SIM restrictions” means it's unlocked.
- **Android:** Settings vary by brand. The surest check is to ask your current carrier, or try a SIM from another carrier.
- **Any phone:** Your current carrier can tell you by phone or chat.

Each carrier sets its own rules

Carriers usually unlock a phone once it's paid off, has been active for a set time, and isn't tied to fraud or reported stolen. The waiting period differs from company to company. For example, Cricket's unlock policy (revised July 1, 2026) requires that the device has been active for at least **365 days of paid service**, is locked to Cricket, isn't reported lost or stolen, and isn't tied to a fraudulent account.

1. Look for an **Unlocking Policy** link at the bottom of your current carrier's website (Tracfone and Straight Talk both have one).
2. Check whether you meet the requirements: paid off, time on the account, account in good standing.
3. Request the unlock through the carrier's website, app, or customer care.
4. Restart the phone once the carrier confirms. On an iPhone, check **Carrier Lock** again.

HEADS UP

Unlock before you leave

It's much easier to request an unlock while you're still a customer. Once your number has moved, some carriers make it harder. Ask first, switch second.

SCAM ALERT

Nobody needs to “unlock” your phone over a stranger's call

Unlocking is free from your own carrier when you qualify. Be wary of websites or callers who charge to “unlock” a phone, or who ask for your account PIN to do it.

— Bill

CHAPTER 17

SIM Card or eSIM?

Your phone needs a **SIM** to connect to a carrier. It's what ties your phone number to your phone. There are two kinds, and most budget carriers support both.

Type	What it is
Physical SIM	A tiny card in a little tray on the side of the phone. The carrier mails it to you in a SIM kit. You pop out the tray with the small pin in the kit and swap the card.
eSIM	A digital SIM built into the phone. Nothing to mail or insert: you set it up with a QR code or in the carrier's app. Newer iPhones sold in the U.S. use eSIM only.

Which should you choose?

- **eSIM is faster.** Mint, for example, says you can get your eSIM by email right after ordering and activate in minutes.
- **A physical SIM is easier to move** to a different phone yourself, which some people prefer.
- If your phone supports both, either is fine. If you're unsure, the carrier's compatibility checker will say which to order.

Setting up an eSIM: the general steps

1. Connect the phone to **Wi-Fi**, and make sure it's charged.
2. Download the carrier's app if it has one (Mint, Visible, Cricket and others do). Many walk you through eSIM setup.
3. If you got a QR code instead, open **Settings** and look for **Cellular** (iPhone) or **Connections / Network & internet > SIMs** (Android). Choose **Add eSIM** or **Add plan**.
4. Scan the QR code with the phone's camera when asked.
5. Follow the prompts. When asked which line to use for calls and data, pick the new one.
6. Restart the phone and make a test call (see Chapter 22, *Your First Day on the New Carrier*).

HEADS UP

Don't delete the old eSIM too early

Keep your old eSIM until the new line works and your number has transferred. Deleting it first can leave you with no service for a while.

SCAM ALERT

Never read an eSIM QR code or activation code to a caller

An eSIM code is like a key to your phone number. Your carrier will never call and ask you to read it out or scan a code they text you. More in Chapter 30, *SIM-Swap and Port-Out Scams*.

— Bill

CHAPTER 18

How Much Data Do You Really Use?

Data is what your phone uses for the internet when you're away from Wi-Fi: email, maps, web pages, video. Calls and regular texts don't use data. Many people pay for unlimited and use only a few gigabytes (GB) a month, often because they're on home Wi-Fi most of the day.

Check your real usage

1. **iPhone:** Open **Settings > Cellular** and scroll to see cellular data used for the current period.
2. **Android:** Open **Settings** and search for **Data usage**.
3. Better yet, look at your carrier's app or bill, which shows usage month by month. Look at three months to get a fair picture.

A rough guide

If you mostly…	A plan of about…
Call, text, check email and the weather	5–10 GB
Also use maps, Facebook and some web browsing away from home	10–20 GB
Watch videos or video-call away from Wi-Fi	Unlimited
Use your phone as internet for a laptop	Unlimited with a good hotspot allowance

TIP

Wi-Fi does the heavy lifting

When your phone is connected to home Wi-Fi, it doesn't use your plan's data at all. Make sure your phone joins your home Wi-Fi automatically, and a smaller plan may be plenty.

GOOD TO KNOW

What happens if you run out?

On capped plans, carriers usually slow you down rather than charge extra. Cricket's Sensible 10GB plan, for example, slows to 128 Kbps after the allowance, which is fine for texts but too slow for video. You can usually buy more data or move up a plan.

— Bill

CHAPTER 19

Keeping Your Number: Porting Explained

Moving your phone number from one carrier to another is called **porting** or a **number transfer**. In the U.S. you have the right to keep your number when you change carriers. It usually takes minutes to a few hours.

The golden rule

STAY SAFE

Do NOT cancel your old service first

Your number moves by being transferred *from* an active account. If you cancel first, the number can be lost. Start service with the new carrier, ask it to transfer your number, and the old service ends on its own. Spectrum, for example, says your old carrier cancels automatically once the transfer completes.

What the new carrier will ask for

Item	Where it comes from
Your phone number	The number you want to keep.
Account number	Your account number with your *current* carrier. It's often on your bill or in the account section of the app. Prepaid accounts may use a different number than the phone number.
Transfer PIN	A short code that proves the move is really you. Many carriers now require you to create a special **Number Transfer PIN** just for this. See Chapter 20, *Finding Your Account Number and Transfer PIN*.
Name and address	Exactly as they appear on your current account.

How long it takes

Most transfers finish within a few hours. Spectrum says its transfers usually take a few hours but may take up to 48 hours. During that time your old phone may keep working, then stop once the number moves.

TIP

Have a landline or a second phone handy

On switch day, keep another phone nearby in case you need to call the new carrier for help while your number is moving.

— Bill

CHAPTER 20

Finding Your Account Number and Transfer PIN

These two numbers are the most common snag on switch day. Gather them before you start, and keep them private: anyone who has them could try to move your number. Here's where to look.

Where to look on most carriers

1. Sign in to your current carrier's **app** or **website**.
2. Open **Account**, **Profile** or **Settings**.
3. Look for words like **Transfer PIN**, **Number Transfer PIN**, **Port-out PIN** or **Transfer my number**.
4. If you see a button to **generate** a PIN, tap it. Some carriers create a one-time PIN that expires after a few days.
5. Write down the **account number** shown on the same page or on your bill.
6. Can't find it? Call your current carrier's customer care number (from its official website or your bill) and ask for the account number and a number transfer PIN.

GOOD TO KNOW

Prepaid accounts work a little differently

On some prepaid brands the “account number” isn't your phone number. It may be a separate number shown in your account, or the carrier may tell you to use something else. If the new carrier rejects your details, call the old carrier and ask exactly what to give.

Keep them safe

- Only enter these numbers on the **new carrier's own website or app**, or give them to the new carrier's store staff.
- Never give them to someone who calls, texts or emails you out of the blue, even if they say they're from your carrier.
- After the switch, set a **new account PIN** with the new carrier (see Chapter 30, *SIM-Swap and Port-Out Scams*).

SCAM ALERT

The “we need your PIN to stop a hacker” call

A common trick: someone calls claiming to be your phone company's fraud team, says your account is under attack, and asks for your PIN or a code they just texted you. That's the attack itself. Hang up and call your carrier yourself using the number on its official website.

— Bill

PART 4

Making the Switch

A slow, safe switch from start to finish, your first day on the new carrier, and the plan details that matter afterward: autopay, family lines, travel, slowdowns, 911, and low-income help.

CHAPTER 21

Switching Step by Step

Here is the whole switch in order. Take it one step at a time, and don't move on until each step is done. Plan to do it on a weekday morning, at home, on Wi-Fi, when you're not expecting an important call.

A week or so before

1. **Check coverage** at your address and the places you go (Chapter 14, *Checking Coverage Where You Live*).
2. **Check your phone** with the new carrier's compatibility checker (Chapter 15, *Will My Phone Work? Bringing Your Own Phone*).
3. **Ask your current carrier to unlock** the phone if it's locked (Chapter 16, *Unlocking Your Phone*).
4. **Check what you owe** on any phone payment plan, and whether leaving early triggers a charge.
5. **Back up your phone** (iCloud or Google) so your contacts and photos are safe no matter what.

The day before

1. Get your **account number** and **transfer PIN** from your current carrier (Chapter 20, *Finding Your Account Number and Transfer PIN*).
2. Write down your current **voicemail greeting** wording if you want to record it again.
3. Order the new carrier's SIM kit or eSIM, choosing **“keep my number”** or **“transfer my number.”**

Switch day

1. Connect to home **Wi-Fi**. Charge the phone.
2. Open the new carrier's app or website and choose **Activate**.
3. Insert the new SIM card, or install the eSIM when asked (Chapter 17, *SIM Card or eSIM?*).
4. Enter your phone number, account number and transfer PIN when asked.
5. Wait. The app usually tells you when the transfer is done. This can take minutes or a few hours.

6. Restart the phone. Then make a test call and send a test text (Chapter 22, *Your First Day on the New Carrier*).
7. Once the new line works, your old service should end on its own. Check for a final bill from the old carrier.

STAY SAFE

If something goes wrong, stop and call

If the transfer fails or the phone shows “No Service” for more than a few hours, don't start over with a different carrier. Call the **new** carrier's support using another phone. Most problems are a typo in the account number or PIN.

FROM BILL

Rather not do it alone?

Switch day is a great time to have me alongside you, in person or by remote help. We'll gather the numbers, move the number, and test everything before I leave. See Chapter 33, *When to Call Bill*.

— Bill

CHAPTER 22

Your First Day on the New Carrier

Once your number has moved, take fifteen minutes to make sure everything works. It's much easier to fix a problem today than to discover it when you need the phone.

Your first-day checklist

1. **Make a call** to a friend or a landline, and have them call you back.
2. **Send and receive a text**, including a group text and a picture message.
3. **Turn off Wi-Fi briefly** and open a web page to be sure cellular data works. Then turn Wi-Fi back on.
4. **Set up voicemail** again. Voicemail does not move with your number; you'll record a new greeting and set a new voicemail password.
5. **Turn on Wi-Fi Calling** if your signal is weak indoors, and enter your home address for emergency calls (see Chapter 27, *911 and Emergency Calls on a Budget Carrier*).
6. **Sign in to the new carrier's app**, turn on account security, and set an account PIN (Chapter 30, *SIM-Swap and Port-Out Scams*).
7. **Check that your old carrier's service has ended** and that you won't be billed again.

TIP

iMessage and FaceTime on iPhone

On an iPhone, open **Settings**, then **Messages**, and make sure iMessage is on and your phone number is checked under Send & Receive. Do the same for FaceTime. After a switch it can take a little while to reconnect.

GOOD TO KNOW

Two-step codes still come to your number

Your bank and other accounts that text you sign-in codes will keep working, because the codes go to your phone number, not to a particular carrier. If codes stop arriving, restart the phone and wait an hour.

— Bill

CHAPTER 23

Autopay Discounts: Worth It?

Most budget carriers knock a few dollars off each month if you let them charge your card automatically. It's real money over a year, and it keeps your service from lapsing because you forgot to pay. But it's worth knowing how each one works.

Carrier	What autopay does (November 2026)
Cricket	Auto Pay brings each plan down by about five dollars a month (for example, Select Unlimited $40 to $35). The first month is at full price.
Tracfone	Freedom drops from $50 to $45 a month with Auto-Refill, starting after the first month.
Straight Talk	Auto Pay saves about five dollars a month, but doesn't combine with the family-plan discount.
Spectrum Mobile	The free first-year line requires Spectrum Internet and AutoPay.
Mint Mobile	You pay months ahead; you can set a new plan to renew automatically at the end of your term.
Visible	Billed monthly to your card; prices already include taxes and fees.

Make autopay safe and simple

- Use a **credit card** rather than a debit card if you can. Disputes are easier and your bank balance is protected.
- Put a calendar reminder a few days before each charge to glance at the amount.
- When your card expires or is replaced, update it in the carrier's app right away.

HEADS UP

Debit cards and some carriers

Some carriers give the autopay discount only for certain payment types. Read the line under the price on the plan page. If it mentions a specific card type, that's the one that gets the discount.

SCAM ALERT

Your carrier won't call to “fix” your autopay

A caller or text saying your autopay “failed” and asking for your card number is a common scam. Open the carrier's app yourself to check, or call the number on its official website.

— Bill

CHAPTER 24

Family and Multi-Line Plans

Adding lines usually lowers the price per line. But the discounts work differently from carrier to carrier, and sometimes two separate budget lines cost less than a family plan.

What the six do, in short

- **Straight Talk:** with all lines on Silver Unlimited, savings of $15 a month with 2 lines, $45 with 3, $80 with 4 and $100 with 5. Doesn't combine with Auto Pay.
- **Cricket:** its plan page lets you price 1 to 5 lines, and all lines on an account must use the same plan. Check how the Auto Pay credit and multi-line pricing work together before you order.
- **Spectrum Mobile:** two Unlimited lines are $60 a month; each added line is $30. You can mix and match plans across lines.
- **Mint Mobile:** you can buy up to 5 plans in one order; each line is its own plan.
- **Tracfone and Visible:** both sell plans for multiple lines; check their sites for the current per-line price.

Questions to ask before sharing an account

1. **Who pays, and who is the account owner?** The owner controls the lines, including whether a number can move.
2. **Can each person manage their own line** in the app?
3. **What happens if one person wants to leave?** They'll need the account owner's help to get a transfer PIN.

> TIP
>
> **For a parent's phone**
>
> If you're helping a parent, it's often simplest to keep their line on its own account, with you as a trusted helper, rather than on yours. That way their number and account stay in their name.

— Bill

CHAPTER 25

Hotspot, Travel and International Calling

Budget plans are built for everyday use at home in the U.S. Hotspot, travel outside the country, and calling overseas are where they differ most from the big three, so check these before you switch if you use them.

Hotspot (sharing your phone's internet)

- **Mint Unlimited:** up to 20GB of hotspot a month.
- **Visible+:** unlimited hotspot at up to 10 Mbps; **Visible+ Pro:** up to 15 Mbps.
- **Cricket:** 15 GB on Smart Unlimited, 50 GB on Supreme; an add-on for Select Unlimited; none on Sensible 10GB.
- **Spectrum Mobile:** 5 GB, 10 GB or 50 GB depending on the plan.
- **Tracfone Freedom** and **Straight Talk** unlimited plans include hotspot; amounts vary by plan.

Traveling to Canada, Mexico or overseas

- **Cricket** Smart and Supreme Unlimited include use in Mexico and Canada; the cheaper plans don't.
- **Tracfone Freedom** includes roaming in Canada and Mexico from a 5 GB roaming data allowance.
- **Spectrum Unlimited Plus** and **Plus Premium** include talk, text and data in 215+ countries, with data slowed after 10 GB or 20 GB. Others can buy a Global Day Pass for $10 a day.
- For longer trips abroad on any plan, a travel eSIM can be cheaper. Our travel guide covers that in detail.

Calling family in other countries from home

Several plans include calls from the U.S. to Mexico and Canada (Mint, Cricket's unlimited plans, Tracfone Freedom, Straight Talk). Visible+ Pro adds calling to 85 countries, and Straight Talk Platinum lists calling to 60+ countries. For other countries, apps like WhatsApp or FaceTime over Wi-Fi cost nothing extra.

HEADS UP

Turn off roaming if your plan doesn't include it

If you travel on a plan without international use, turn off **Data Roaming** in your phone's settings before you leave and use Wi-Fi instead, so you don't run up charges or find your phone won't connect.

— Bill

CHAPTER 26

Deprioritization in Plain Words

You'll see a long word in the fine print of many budget plans: **deprioritization**. It sounds technical. It isn't. It's about who gets served first on a crowded cell tower.

The grocery-line picture

Think of a cell tower as a store with a few checkout lanes. Most of the time the lanes are open and everyone moves through quickly. At busy moments, like a packed football stadium or rush hour on a busy road, the tower lets some customers go first. On many budget plans, your data waits a little longer in line than a premium customer's data. Your service doesn't stop; web pages and videos may just load more slowly until the crowd thins out.

How carriers word it

Carrier	What the fine print says (November 2026)
Cricket	“Cricket may temporarily slow data speeds if the network is busy.” Supreme Unlimited lists unlimited high-speed data.
Tracfone Freedom	“In times of congestion, your data may be temporarily slower than other traffic.”
Mint Unlimited	Customers using over 50GB a month may notice reduced speeds when the network is busy.
Visible+ and Visible+ Pro	Advertise unlimited premium data, which is meant to avoid this slowdown.

GOOD TO KNOW

Does it matter for you?

For calls and texts, no: deprioritization is about data. For most people who check email and maps, it's rarely noticeable. It matters more if you stream video in busy places or rely on your phone for work.

TIP

Video quality limits are separate

Many budget plans also limit video to standard definition (480p) to save data. Videos still play; they just look a bit softer on a big screen. On a phone, most people don't notice.

— Bill

CHAPTER 27

911 and Emergency Calls on a Budget Carrier

It's the first question many families ask: *"Will 911 still work?"* Yes. Every carrier in this guide connects you to 911, just like the big three, because they all use the same networks.

What to know

- **Any phone can call 911** when it has a signal, even with no active plan. Don't rely on that for daily life, but it's good to know in an emergency.
- **Location:** when you call 911 from a cell phone, the network sends your approximate location to the dispatcher. Always say your address out loud anyway.
- **Wi-Fi Calling and 911:** when you turn on Wi-Fi Calling, your phone asks for an **emergency address**. Enter your home address carefully. If 911 is called over Wi-Fi, that address may be what the dispatcher sees.
- **Text to 911** works in many areas but not all. Calling is always best if you can speak.

Set your emergency address for Wi-Fi Calling

1. Open **Settings** on your phone.
2. Search for **Wi-Fi Calling** using the search bar at the top of Settings.
3. Turn it on. When asked, enter or confirm your **emergency address**: street, city, ZIP.
4. If you move, come back and update it.

STAY SAFE

Make sure the phone is easy to use in an emergency

Whatever carrier you choose, set up Medical ID or Emergency information, and the emergency SOS shortcut, on your phone. A family member can help. Our iPhone and Android guides walk through it.

HEADS UP

Keep service active

Prepaid service stops when a term runs out or a payment fails. If a parent depends on their phone, set up autopay or a reminder so the line never lapses.

— Bill

CHAPTER 28

Lifeline and Other Low-Income Help

If money is tight, there's federal help with a phone bill. It's called **Lifeline**, and it's run by the FCC with a group called USAC. Several brands in this guide, including Tracfone and Straight Talk, participate.

How Lifeline works

- Lifeline gives up to **$9.25 a month** off phone or internet service (up to **$34.25** on Tribal lands).
- You qualify if your household income is at or below **135% of the Federal Poverty Guidelines**, or if someone in your household gets benefits such as **SNAP, Medicaid, Federal Public Housing Assistance, Supplemental Security Income (SSI)**, or the **Veterans and Survivors Pension**.
- Only **one Lifeline benefit per household**, on either a home phone or a cell phone, not both.
- You apply through the **National Verifier**, and you must **recertify every year** or the discount stops.
- Questions, or want a paper application mailed to you? The Lifeline Support Center is at **(800) 234-9473**.

GOOD TO KNOW

The ACP ended in 2024

The Affordable Connectivity Program, which once took up to $30 a month off internet or phone bills, ran out of funding and ended in 2024. Some carrier websites still have old ACP wording on their pages. Lifeline is the program that continues.

How to apply

1. Gather proof: a benefit letter (SNAP, Medicaid, SSI and so on) or proof of income.
2. Apply through the National Verifier, or ask a participating carrier to help you apply.
3. Once approved, choose a participating plan. The discount is applied to that plan.
4. Mark your calendar to **recertify each year**.

SCAM ALERT

Watch for fake “government phone” offers

Real Lifeline enrollment never asks you to pay a fee to apply, buy a gift card, or give your Social Security number over an unexpected call. If someone pressures you, hang up and call (800) 234-9473 to check.

— Bill

CHAPTER 29

What to Do with Your Old Phone

If your switch comes with a new phone, the old one deserves a little care before it leaves your hands. It holds your photos, messages and accounts.

Before you give it away, sell it or recycle it

1. **Back it up** and confirm your photos and contacts are on the new phone or in the cloud.
2. **Sign out of your accounts.** On an iPhone, sign out of your Apple Account in Settings; this also turns off Find My and Activation Lock. On Android, remove your Google account.
3. **Erase the phone.** iPhone: **Settings > General > Transfer or Reset iPhone > Erase All Content and Settings**. Android: search Settings for **Factory reset**.
4. **Remove the SIM card** if it has one, and cut it up.
5. **Unpair** any smartwatch or earbuds.

Good homes for an old phone

- **Trade it in.** Cricket, Straight Talk, Spectrum and Mint all have trade-in programs. Compare the offer to selling it yourself.
- **Keep it as a spare** in a drawer. An old charged phone can still call 911 in an emergency.
- **Give it to family** after erasing it.
- **Recycle it.** Many electronics stores accept old phones for recycling. Don't put phones in household trash; the batteries can cause fires.

HEADS UP

Paid off and unlocked first

A phone still owed on, or still locked, is worth much less and may not work for the next person. Settle the balance and unlock it before selling.

— Bill

PART 5

Staying Safe & Getting Help

Protecting your number from SIM-swap and port-out scams, the phone-plan scams to know, fixing common problems after a switch, and how to reach me.

CHAPTER 30

SIM-Swap and Port-Out Scams

Your phone number has become a key to your life. Banks, email and other accounts text sign-in codes to it. That's why criminals try to steal phone numbers. There are two main tricks, and both have simple defenses.

Scam	How it works
SIM swap	A scammer convinces your carrier to move your number to a SIM card or eSIM they control. Your phone suddenly shows “No Service,” and their phone starts getting your calls and codes.
Port-out fraud	A scammer uses your account number and PIN to transfer your number to a different carrier, under an account they opened.

Warning signs

- Your phone shows **No Service** or **SOS only** in a place where it normally works, and restarting doesn't help.
- You get a text or email from your carrier about a **SIM change**, an **eSIM transfer** or a **number transfer** you didn't ask for.
- Friends say they called and someone else answered, or your calls go straight to voicemail.
- You get password-reset or sign-in alerts from your bank or email that you didn't request.

Protect your number today

1. Sign in to your carrier's app or website and set a strong **account PIN** or passcode. Don't use your birthday or the last four digits of your Social Security number.
2. Look in the account's security settings for a **number lock**, **port-out protection** or **SIM protection** switch, and turn it on if your carrier offers one.
3. Keep your **transfer PIN private**. Only generate one when *you* are switching carriers.
4. Where your bank or email allows it, use an **authenticator app** or a **passkey** for sign-in instead of text-message codes.
5. Be careful what you post publicly: your full birth date, address and phone carrier help scammers impersonate you.

STAY SAFE

If you think your number was stolen, act fast

Use another phone to call your carrier at the number on its **official website** and say: “I think my number was SIM-swapped or ported without my permission.” Then call your bank, change your email password from a computer, and report it at **ReportFraud.ftc.gov**. Every hour counts.

GOOD TO KNOW

The FCC requires carriers to help

In 2023 the FCC adopted rules requiring wireless carriers to use secure ways to confirm it's really you before a SIM change or number transfer, and to notify you when one is requested. Some of the deadlines were delayed, but every carrier should have a way to report fraud and fix it.

— Bill

CHAPTER 31

Phone-Plan Scams to Know

Switching carriers brings a few scams of its own. The good news: they all share the same warning signs, and the same simple rule protects you from every one.

The rule

SCAM ALERT

You call them. They don't call you.

If anyone contacts you out of the blue about your phone plan, a refund, an upgrade, a problem with your account or a “free government phone,” don't give them anything. Hang up, then contact the carrier yourself using the number or app from its official website.

Common tricks

Scam	What's really going on
The “loyalty discount” call	Someone says you qualify for a big discount if you confirm your account PIN or a code they text you. That code lets them take your number.
The refund or overcharge text	A text says you were overcharged and links to a page asking for your card. Real carriers credit your account; they don't need your card again.
Fake carrier websites	Search ads that look like a carrier's site but sell “activation” or “unlocking” for a fee. Type the carrier's address yourself.
Prepaid refill card cons	A caller asks you to buy refill or gift cards and read the numbers. No carrier, government office or utility takes payment that way.
Free government phone pressure	Someone at a table or on the phone wants your Social Security number and a fee. Lifeline never charges to apply (see Chapter 28, *Lifeline and Other Low-Income Help*).

HEADS UP

“Your account will be suspended in 30 minutes”

Urgency is the giveaway. A real carrier gives you days to sort out a problem, not minutes. When you feel rushed, that's your cue to slow down.

TIP

Built-in spam protection

Several budget carriers include spam-call tools: Cricket lists **Call Defense** on its plans with compatible phones, and Tracfone lists a spam filter. Turn on your phone's own call screening too. Our scams guide covers it in detail.

— Bill

CHAPTER 32

Fixing Common Problems After a Switch

Most switch-day hiccups have simple fixes. Try these in order before you worry, and remember that a number transfer can take a few hours to finish.

Problem	Try this
No Service or SOS only	Restart the phone. Make sure the new SIM or eSIM is turned on and selected for calls and data. Wait a couple of hours if the transfer is still in progress. Then call the new carrier.
Calls work, data doesn't	Turn Wi-Fi off and on, restart, and check that Cellular Data is on. Some phones need carrier settings: the carrier's app or support page will say.
Texts from iPhone friends don't arrive	Check that iMessage is on and your number is selected. If you moved from iPhone to Android, deregister iMessage on Apple's website.
Transfer rejected	Usually a wrong account number or PIN, or a name or address that doesn't match. Get a fresh PIN from the old carrier and try again.
Old carrier still billing	Call the old carrier to confirm the line closed when the number moved. Ask for a final bill.
Voicemail asks for a password	Voicemail is set up fresh on the new carrier. Call your voicemail and follow the prompts to set a new password and greeting.

TIP

Write down what you see

If you call support, it helps to have the exact message on screen and the time it started. A quick photo of the screen with another phone works well.

HEADS UP

Don't start a second switch

If a transfer is stuck, starting over with a different carrier can tangle things further. Finish or cancel the first one with the new carrier's help.

GOOD TO KNOW

Plan details at a glance

Tracfone and Straight Talk customers can text **PLAN** to **611611** to see their current plan. Most other carriers show it on the app's home screen.

— Bill

CHAPTER 33

When to Call Bill

This guide is meant to help you compare and switch with confidence on your own. But a phone bill is real money and your number is important, and sometimes it's simply nicer to have someone alongside you. Here's when it makes good sense to reach out.

Good reasons to call

- You'd like someone to read your current bills and tell you, honestly, what switching would save. That's my **Phone & Internet Bill Check-Up**, and it looks at your internet bill too.
- You're not sure which network works best at your house, or whether your phone will work on a new carrier.
- You want help on switch day: gathering the account number and PIN, moving the number, setting up the eSIM, voicemail and Wi-Fi Calling.
- You're helping a parent change plans and want it done carefully, with their number in their name.
- Your phone suddenly says “No Service” and you're worried about a SIM swap.
- You received a call or text about your phone plan and want a second opinion before doing anything.
- You'd like your old phone erased, signed out and ready to trade in or give away.

SCAM ALERT

A quick call beats a stolen number

If anyone ever pressures you for a PIN, a code, a card number or a gift card about your phone service, stop and call me first at **(330) 200-8042**. I'd much rather spend two minutes reassuring you than help clean up afterward.

How to reach me

I'm Bill, and I help folks right here in **Portage County, Ohio** feel at home with their technology. Call or text **(330) 200-8042**, or book a visit at **billshometech.com/book**. If you reach my assistant **Sophie** on the main line, she can answer simple questions and get you on my schedule. With 30+ years of professional experience, there's no question too basic to bring to me.

Bill's Home Tech	
My help costs	$49 remote · $99 in your home
Call or text	(330) 200-8042
Book online	billshometech.com/book

This guide is free to read and share. My hands-on help is $49 remote · $99 in your home.

— Bill

CHAPTER 34

Your Carrier-Switch Cheat-Sheet

Here's the whole guide boiled down to the things you'll reach for most. Keep it handy on switch day.

The quick answers

I want to…	Do this
Find my IMEI	Dial ***#06#** on the phone's keypad.
Is my iPhone unlocked?	**Settings > General > About > Carrier Lock**: “No SIM restrictions.”
Check coverage	Carrier's coverage map with your **street address**; ask neighbors; try a trial.
Keep my number	Start the new service first. Give the new carrier your **account number** and **transfer PIN**.
Check my data use	iPhone: **Settings > Cellular**. Android: search Settings for **Data usage**.
Weak signal indoors	Turn on **Wi-Fi Calling** and set your emergency address.
Tracfone or Straight Talk plan details	Text **PLAN** to **611611**.

The networks, at a glance

Network	Budget brands in this guide
T-Mobile	Mint Mobile
Verizon	Visible, Tracfone, Straight Talk, Spectrum Mobile
AT&T	Cricket Wireless

Staying safe: the short list

1. Never cancel your old service before your number moves.
2. Never give your PIN, transfer PIN or a texted code to anyone who contacts you.
3. Set an account PIN and turn on any number-lock or port-out protection.
4. “No Service” out of the blue? Call your carrier from another phone right away.
5. Pay only through the carrier's own app or website. No gift cards, ever.
6. When unsure, pause and call Bill.

Keep this handy

Keep handy	Fill in
My carrier and plan	_____
Network it uses	_____
Monthly total (with taxes)	_____
Renewal or promo end date	_____
Account number (keep private)	_____
Carrier's official support number	_____
Bill's Home Tech	(330) 200-8042 · billshometech.com/book

FROM BILL

You've got this

You now know more about phone plans than most people ever learn: what the networks are, how to read a price, how to keep your number and how to keep it safe. Take it one step at a time, and call me whenever you'd like a hand. — Bill, (330) 200-8042