BILL'S HOME TECH
Home & Small Business Tech Solutions

BILL'S COMPLETE MANUALS

# SiriusXM

Car trials, plans and fees, the app, renewals and canceling — explained in plain English, one step at a time

**A plain-English guide for drivers, listeners and families**

Take your time — you can't break it

*Written for you by Bill — Bill's Home Tech*

(330) 200-8042 · BillsHomeTech.com

*For SiriusXM satellite radio & the SiriusXM app · facts current November 2026*

# What's Inside

This is your SiriusXM manual. Read it in any order and at your own pace. Maybe a new or used car came with a free trial and you're wondering what happens when it ends. Maybe you've been paying for years and suspect you're paying too much. Or maybe you just want to hear your favorite channel in the kitchen as well as the car. Every chapter explains what a feature does *for you* and gives slow, step-by-step directions. Plans, prices and rules are as of November 2026. SiriusXM changes its offers and its app often, so if a screen or a price looks different, the idea is still the same.

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PART 1

# Getting to Know SiriusXM

What SiriusXM is, the difference between the radio in your car and the app on your phone, and the handful of words that come up on every bill and phone call. Start here.

CHAPTER 1

# A Note from Bill

Hello, and welcome. SiriusXM is one of those things that quietly arrives with a car. You drive off the lot, the radio has a few hundred new channels, and a few months later a letter or an email asks for your credit card. Some people love it and keep it for years. Others never meant to sign up at all. Either way, this guide is for **you**.

I'm Bill. Helping people feel at home with their technology is what I do every day, and I've written this guide the way I'd explain it sitting next to you at the kitchen table: plainly, patiently, and with an eye on your wallet. When a word like "Radio ID" or "royalty fee" comes up, I'll stop and tell you what it means.

## You can't break it

You cannot hurt the radio in your car by pressing the wrong button, and you cannot hurt your account by looking around in it. The only things that really matter are a few decisions about money: which plan you're on, when it renews, and how to stop it if you want to. This guide walks you through each one.

WHAT THIS DOES FOR YOU

### Why this matters

A few minutes spent understanding your SiriusXM account can mean no surprise charge after a trial, no paying for a car you sold years ago, and a price you chose on purpose. And if you enjoy it, you'll get more out of it: the same channels in the kitchen, the garage and on a walk.

## What's in this guide

- **What SiriusXM is** and the words you'll hear (Part 1).
- **The free trial** that comes with many new and used cars, and what happens when it ends (Part 2).
- **Plans, prices and fees**, including the U.S. Music Royalty Fee (Part 3).
- **Listening in the car**, fixing a lost signal, and Apple CarPlay and Android Auto (Part 4).
- **Listening anywhere**: the app on your phone, smart speakers, TVs, and how Pandora fits in (Part 5).

- **Managing your account**: asking for a better rate, canceling, your rights, and what to do when you sell a car (Part 6).
- **Staying safe and fixing hiccups**: fake SiriusXM calls and texts, and calm fixes for common problems (Part 7).

If you also want to look over your other monthly bills, the **Subscriptions** guide and the **Phone & Internet Bill Check-Up** pair nicely with this one. For connecting your phone to the car's screen, see the **Car Touchscreen & Bluetooth** guide.

## And I'm only a phone call away

If you get stuck, you're never stuck alone. Call me at **(330) 200-8042**. No question is too small, and no one will make you feel silly for asking. Now let's tune in.

***— Bill***

CHAPTER 2

# What SiriusXM Is: Satellite Radio & Streaming

**SiriusXM** is a subscription radio service. You pay a monthly or yearly fee, and in return you get hundreds of channels: music of every kind, talk, news, comedy, sports play-by-play and more. Many music channels have no commercials. The same company also owns Pandora, which comes up in Chapter 17.

## Two ways the sound reaches you

| | Satellite radio | Streaming |
|---|---|---|
| **Where** | The radio built into your car (or a plug-in SiriusXM radio). | The SiriusXM app on a phone, tablet, computer, smart speaker or TV. |
| **How it arrives** | From satellites in space, straight to an antenna on the car. No cell signal needed. | Over the internet, using Wi-Fi at home or your phone's cellular data on the road. |
| **Where it fades** | In tunnels, parking garages and sometimes under heavy tree cover or tall buildings. | Wherever your internet or cell signal is weak. |
| **Uses your phone data?** | No. | Yes, when you're away from Wi-Fi. |

Some plans include both: satellite in the car *and* the app everywhere else. Others are app-only. Which one you have decides what you pay and where you can listen, so it's worth knowing (Chapter 3 shows you how to find out).

GOOD TO KNOW

### Satellite radio works where cell phones don't

On a long drive through the country, where your phone shows no bars, the satellite radio in your car usually keeps playing. That's one of the honest reasons people keep it. The app, on the other hand, needs a signal or Wi-Fi.

## Who SiriusXM tends to suit

- People who spend a lot of time in the car and like having lots of channels without fiddling with a phone.
- Fans of particular sports teams, talk shows or hosts that are only on SiriusXM.
- Anyone who drives through areas where AM/FM stations and phone signals come and go.

It's less of a fit if you mostly listen at home and already pay for another music service such as Spotify (see the **Spotify** guide), or if you're happy with free AM/FM radio. There's no wrong answer. The point is to choose, not to drift into a charge.

WHAT THIS DOES FOR YOU

### What this does for you

Knowing the difference between satellite and streaming helps you pick the right plan and avoid paying for the part you don't use. A driver who never opens the app doesn't need to pay extra for it, and a kitchen listener may not need the car part at all.

CHAPTER 3

# Which Kind Do You Have? Finding Your Radio ID

Before you call SiriusXM, change a plan or ask about a price, it helps to know two things: whether your car has a SiriusXM radio, and that radio's **Radio ID**.

## Does your car have SiriusXM?

- Look for a **SXM**, **SiriusXM** or **SAT** button or menu on the car's radio or touchscreen.
- If you see one, your car has a satellite radio built in, even if you've never paid for it.
- If you don't, you can still listen through the app, on your phone or through Apple CarPlay or Android Auto (Chapter 12).

## Finding the Radio ID

Every SiriusXM radio has its own **Radio ID** (older paperwork may call it the **ESN**). It's like a serial number that tells SiriusXM which radio is yours. You'll need it to start a plan, refresh the signal or move service to another car.

1. Park somewhere outdoors with a clear view of the sky, and turn the car on.
2. Switch the radio to **SiriusXM** (or **SXM**, or **SAT**).
3. On many radios, tune to **channel 0**. The Radio ID appears on the screen. It's usually 8 to 12 letters and numbers.
4. If channel 0 doesn't show it, look in the radio's **Settings** or **Info** menu, or check the car's owner's manual.
5. Write it on the cheat-sheet in Chapter 28. Take a photo of the screen too.

> **TIP**
>
> **The letters I and O aren't used**
>
> If your Radio ID seems to have an O or an I in it, it's almost certainly a zero or a one. Getting that right saves a frustrating phone call.

## Your car's VIN can help too

The **VIN** (vehicle identification number) is the 17-character number on your registration, your insurance card and the driver's side of the dashboard. SiriusXM can often look up a car's radio by VIN, which is handy if the radio screen won't show the ID.

STAY SAFE

### Your Radio ID is not a secret, but your account is

Giving your Radio ID to SiriusXM through its own website or app is normal. Giving your account password, a card number or a sign-in code to someone who called *you* is not. Chapter 24 explains why.

CHAPTER 4

# Words You'll Hear

SiriusXM has its own vocabulary, and it shows up on bills, in emails and on the phone. Here are the words worth knowing, in plain English.

| Word | What it means |
|---|---|
| **Satellite plan** | A plan that plays through the radio built into a car. Many also include the app. |
| **Streaming plan / app-only plan** | A plan for the SiriusXM app only. It doesn't turn on the radio in the car. |
| **Radio ID (ESN)** | The ID number of the SiriusXM radio in your car (Chapter 3). |
| **Trial** | Free service that comes with many new and used cars for a few months (Chapter 5). |
| **Promotional rate** | A lower introductory price for a set time. After it ends you pay the regular price. |
| **Auto-renew** | The plan renews and charges your card automatically unless you cancel. |
| **U.S. Music Royalty Fee** | An extra charge on plans with music, added on top of the plan price (Chapter 8). |
| **Online Account Center** | SiriusXM's website for seeing and changing your plan, payment and radios (Chapter 18). |
| **Refresh signal** | A signal SiriusXM sends to your radio to wake up missing channels (Chapter 11). |
| **Preview Channel** | A free channel the radio can play even without a subscription, often channel 1. |
| **Retention offer** | A discount offered when you call or chat to cancel, to keep you as a customer. |

TIP

### Write down who you talked to

Whenever you call or chat with SiriusXM about money, jot down the date, the person's first name, what they promised and any confirmation number. If the next bill doesn't match, you'll have it in front of you. A screenshot of a chat works just as well.

PART 2

# The Free Trial That Came With Your Car

How car trials work for new and used cars, and the calm decision to make before the trial ends.

CHAPTER 5

# Your Car's Free Trial: New & Used Cars

Most new cars with a SiriusXM radio come with a free trial, and many used and certified pre-owned cars do too. The trial is SiriusXM's way of letting you try the service. It's genuinely free while it lasts.

## How long it lasts

It depends on the car maker, the model and whether the car is new or used. For example, SiriusXM's own trial pages list a **3-month** trial for SiriusXM-equipped new, certified pre-owned and eligible pre-owned Volkswagens, and a 3-month trial for Subaru certified pre-owned and eligible pre-owned cars. Other brands differ, so check the paperwork from your dealer or the welcome email from SiriusXM.

## Do you need to do anything to start it?

Usually not. SiriusXM's help center says that if your dealer told you a pre-owned or certified pre-owned car came with a trial, the trial should already be active from the day you bought it. Turn on the radio, choose SiriusXM, and see if the channels play.

1. If channels play, your trial is on. Enjoy it.
2. If only the Preview Channel plays, find your Radio ID (Chapter 3) and try a refresh (Chapter 11).
3. Still nothing? Go to **siriusxm.com** and use **Help** or **Contact Us**, with your Radio ID or VIN ready. A dealer-installed trial can also be checked by the dealership.

HEADS UP

**The trial belongs to the car, not to you**

A car trial is tied to that vehicle. It doesn't move to your next car, and it can't be handed to someone else. If you sell or return the car during the trial, see Chapter 22.

## Why they ask for your card

During or after the trial, SiriusXM will invite you to sign up for a paid plan, often with a promotional price. Signing up usually means giving a credit or debit card, and the plan then renews automatically. You don't have to sign up to finish your trial.

WHAT THIS DOES FOR YOU

### What this does for you

A trial is a free test drive. Use it on purpose: notice which channels you actually listen to, and whether you use the app. By the time the trial ends, you'll know whether SiriusXM is worth paying for in *your* life.

CHAPTER 6

# When the Trial Ends: Your Three Choices

When a trial that you never paid for simply runs out, the channels go quiet except for the Preview Channel. Nobody charges you for that. The money questions start only once you've given a card for a paid plan or a promotional offer.

## Choice 1: Let it go

If you never signed up for a paid plan, you don't need to do anything. Expect letters, emails and maybe calls inviting you to subscribe. You can ignore them. AM/FM radio and your phone keep working as before.

## Choice 2: Sign up at a price you chose

If you liked it, compare the plans in Chapter 7 before you say yes. Introductory offers can be good value, but read two things before you agree:

- **How long** the low price lasts (for example, 6 or 12 months).
- **What it becomes** afterward. SiriusXM's rate FAQ says customers on trials or promotions are charged the then-current rate when the trial or promotional period ends.

## Choice 3: Sign up, and set a reminder now

Many people take a promotional offer and plan to decide later. That's fine, as long as "later" is on the calendar.

1. Find the date the promotional price ends. It's in the confirmation email and in your Online Account Center (Chapter 18).
2. Put a reminder on your phone's calendar two weeks before that date.
3. When it pops up, decide: keep it at the new price, ask about another offer (Chapter 19), or cancel (Chapter 20).

> **TIP**
>
> **Cancel before the renewal, not on the day**
>
> Leave yourself a few days of breathing room before a renewal date. If something goes wrong with a chat or a phone call, you still have time to sort it out before the charge.

HEADS UP

### A promo price doesn't mean no fees

Taxes and the U.S. Music Royalty Fee (Chapter 8) are usually added on top of the advertised monthly price, even a promotional one. Look at the total, not just the headline number.

PART 3

# Plans, Prices & Fees

The plans in plain English, the U.S. Music Royalty Fee, and how to read a SiriusXM bill so the total never surprises you.

CHAPTER 7

# The Plans in Plain English

SiriusXM renames and reshuffles its plans every so often, and the plan you see advertised today may not be the one an older account is on. Here are the main ones as of November 2026, grouped by what they actually do.

## Plans for the car (and usually the app too)

| Plan | What you get | Regular price (as of Nov. 2026) |
|---|---|---|
| **All Access** | SiriusXM's fullest plan: the radio in your car plus the app at home and on the go. | $25.99 a month, before fees and taxes |
| **Music & Entertainment** | A car plan with a smaller channel lineup than All Access. | Check siriusxm.com for today's price |
| **SiriusXM Play** | A low-cost car plan with a limited number of ads, launched in 2025. | Introduced at under seven dollars a month; check today's price |

SiriusXM's own sign-up terms show the All Access regular rate moving from $24.98 to **$25.99 a month** on February 24, 2026. When SiriusXM launched **SiriusXM Play** in 2025, it described it as costing less than seven dollars a month, with more than 130 music, talk and sports channels in the car and limited ad interruptions.

## App-only (streaming) plans

If you don't need the car radio, an app-only plan costs less. T-Mobile's SiriusXM page shows the **All Access (app-only)** plan rising from $9.99 to **$11.99 a month**, plus taxes, from February 24, 2026. App-only plans work on your phone, computer, smart speakers and TV, and in the car through Apple CarPlay or Android Auto (Chapter 12), but they don't switch on the satellite radio built into the car.

## Older plan names you may see

Long-time subscribers may be on a plan that's no longer advertised, such as **Platinum** or **News, Sports & Talk**. These still work. If your plan name doesn't match anything on the website today, that's normal; your Online Account Center (Chapter 18) shows exactly what you have.

TIP

### Match the plan to how you listen

Mostly in the car, rarely on the phone? A car plan may be all you need. Mostly at home? An app-only plan costs less than half of All Access. Both? That's when All Access earns its price.

HEADS UP

### Prices change, and offers vary

The prices here are SiriusXM's regular rates as of November 2026. You may be offered a different introductory price depending on your car, whether you've subscribed before and the time of year. Always read the price on the final sign-up screen or ask the agent to repeat it, including fees.

CHAPTER 8

# The U.S. Music Royalty Fee & Other Charges

The price in the ad isn't the whole bill. SiriusXM adds a separate line called the **U.S. Music Royalty Fee** to plans that include music, and then taxes on top.

## How much the fee is

| Type of plan | U.S. Music Royalty Fee |
|---|---|
| **Satellite plans with music** | **19.98%** of the plan price, as of February 24, 2026 (it was 21.4% before). |
| **Streaming (app-only) plans** | **8.8%** of the plan price, per SiriusXM's fee page. |
| **Plans without music** | Some plans, such as News, Sports & Talk and the traffic and weather services, aren't charged the fee. |

In practice, the fee on a satellite plan with music adds roughly a fifth to the plan price before tax. On a $25.99 plan, 19.98% works out to a little over five dollars a month. SiriusXM says the fee covers royalties it pays to play music.

GOOD TO KNOW

### It's not a scam, and it's not optional

People are often surprised by this line on the bill, but it's a real, disclosed SiriusXM charge. You can't ask to have it removed. What you *can* do is choose a plan, or a promotional price, that keeps the total where you want it.

## Other things that can appear

- **Sales tax**, depending on your state.
- **A second radio**, if you pay for service in more than one car.
- **Add-ons** sold with some cars, such as traffic or weather services. Check whether you use them.

WHAT THIS DOES FOR YOU

### What this does for you

Once you know the real monthly total, you can compare SiriusXM fairly with other things you pay for, and decide with clear eyes. Nothing on the bill will feel like a trick.

CHAPTER 9

# Reading Your Bill: Renewals, Price Changes & Refunds

A SiriusXM bill comes by email or on paper, depending on your account. It's worth reading once, slowly, so you know what normal looks like.

## What to look for

1. The **plan name**, and which car or radio it's for.
2. The **billing period**: monthly, every six months or yearly.
3. The **plan price**, then the U.S. Music Royalty Fee, then taxes.
4. The **next renewal date** and the amount it will charge.
5. Any line you don't recognize, such as a radio you no longer own (see Chapter 22).

## When SiriusXM raises its prices

SiriusXM changed its rates on February 24, 2026. Its rate FAQ explains that you're billed the new rate the next time your plan renews on or after that date, and that people on trials or promotions pay the new rate when the trial or promotion ends.

## Refunds: know the rule before you need it

Since March 15, 2024, SiriusXM's audio plans have been **non-refundable**, and plan changes take effect at the end of the period you've already paid for. SiriusXM's refund FAQ says monthly plans (including introductory plans) can get a prorated refund within **seven days of the first purchase**, but monthly renewal charges aren't refunded. If you bought SiriusXM through Apple, Google or another seller, that seller's refund rules apply instead.

HEADS UP

### Canceling stops the next charge, not the last one

Because renewals generally aren't refunded, canceling the day *after* a yearly renewal usually means you've paid for the year. Your reminder (Chapter 6) is what protects you.

TIP

### Monthly can be safer than yearly

A yearly plan may cost a bit less per month, but a monthly plan means the most you can lose by forgetting is one month. Pick whichever suits how carefully you track renewal dates.

PART 4

# Listening in the Car

Using the SiriusXM radio in your car, getting missing channels back, and playing the app through Apple CarPlay or Android Auto.

CHAPTER 10

# Using the Radio in Your Car: Channels & Presets

Every car's radio looks different, but SiriusXM works much the same way in all of them. Here's the general idea; your car's owner's manual has the exact buttons.

## Getting to SiriusXM

1. Turn on the radio.
2. Press the **Source**, **Audio** or **Radio** button, or tap **Audio** on the touchscreen.
3. Choose **SiriusXM**, **SXM** or **SAT**.
4. Turn the tuning knob, use the arrow buttons, or tap **Channels** or **Categories** (Rock, Country, News, Sports and so on) to browse.

## Saving favorites (presets)

A **preset** is a favorite channel saved to a button or a spot on the screen, just like the presets you've always had for AM/FM.

1. Tune to a channel you like.
2. Press and **hold** one of the numbered preset buttons (or a blank spot on the touchscreen's favorites list) for a few seconds.
3. A beep or a message tells you it's saved. Now a single short press takes you straight there.

TIP

### Steering-wheel buttons

Many cars let you move between presets using the arrow or "seek" buttons on the steering wheel. It's safer than reaching for the screen. Set your presets while parked, then use the wheel while driving.

STAY SAFE

### Set it up while parked

Browsing hundreds of channels is distracting. Choose your favorites in the driveway, and while driving stick to presets, the steering-wheel buttons or the car's voice control.

## Song and show information

The radio shows the channel name and usually the song and artist or the show. Some newer cars with internet-connected radios also show pictures and extra features. If yours shows only the channel number, that's normal for older radios.

WHAT THIS DOES FOR YOU

### What this does for you

Five or six well-chosen presets turn hundreds of channels into a simple row of buttons. You get the variety without the fiddling.

CHAPTER 11

# No Signal or Missing Channels: Refreshing Your Radio

If SiriusXM channels say something like "Check Antenna," "No Signal" or "Call SiriusXM to subscribe" even though you're paying, don't worry. Most of the time one of two simple things fixes it.

## First: get a clear view of the sky

The signal comes from satellites, so the radio needs to "see" the sky. Drive out of the garage, parking deck or tunnel and park in an open spot. Wait a minute. Often that's all it takes.

## Second: send a refresh signal

A **refresh** is a signal SiriusXM sends to your radio to remind it which channels you've paid for. SiriusXM compares it to restarting a phone. It's free and you can request it yourself online.

1. Park outdoors with a clear view of the sky. Turn the car on and the radio to SiriusXM.
2. Tune to the **Preview Channel** (channel 1 on most radios) and make sure you can hear it.
3. On your phone or computer, go to **siriusxm.com/refresh**.
4. Enter your **Radio ID** (Chapter 3), or sign in to your account, and follow the steps to send the signal.
5. Leave the car and radio on, tuned to SiriusXM, while the signal arrives. It can take several minutes.

HEADS UP

### If even the Preview Channel is silent

SiriusXM's help center says a refresh can only reach the radio if you can hear the Preview Channel. If you can't, the problem is likely the antenna or the radio, and SiriusXM directs you to your car's dealership.

## Other quick checks

- Is the plan active? Sign in to your account (Chapter 18) and look.
- Is it the right radio? If you bought a new car, the old car's Radio ID may still be on your plan (Chapter 23).
- Missing only one or two channels? Some channels aren't included in every plan.
- Ski rack, cargo box or a new roof accessory? It may be blocking the antenna on the roof.

WHAT THIS DOES FOR YOU

### What this does for you

Most "my SiriusXM stopped working" moments are fixed in your driveway in ten minutes, without a trip to the dealer or a long phone call.

CHAPTER 12

# Apple CarPlay & Android Auto

**Apple CarPlay** (for iPhone) and **Android Auto** (for Android phones) put some of your phone's apps on the car's touchscreen. The SiriusXM app is one of them. This is how you listen in the car on an app-only plan, or in a car without a built-in SiriusXM radio.

## What you need

- A car (or aftermarket stereo) that supports Apple CarPlay or Android Auto.
- The free **SiriusXM** app on your phone, signed in to your account.
- A SiriusXM plan that includes the app.
- Cellular data on your phone. Streaming in the car uses your phone's data plan.

## Setting it up

1. Install the SiriusXM app from the App Store (iPhone) or Google Play (Android) and sign in.
2. Connect your phone to the car with its USB cable, or wirelessly if your car supports that.
3. Follow the prompts on the car's screen to allow CarPlay or Android Auto.
4. Tap the **SiriusXM** icon on the car's screen and choose a channel.

TIP

### If the icon doesn't appear

Open the SiriusXM app on the phone once before you connect, and make sure you're signed in. On Android Auto, check that the app is turned on in Android Auto's settings for which apps show on the car screen. The **Car Touchscreen & Bluetooth** guide covers the connection itself in more detail.

GOOD TO KNOW

### Two different SiriusXMs in one car

If your car has a built-in SiriusXM radio *and* you use the app through CarPlay or Android Auto, they're separate. The built-in radio uses the satellite and costs no data; the app uses your phone's data. If you're on a car plan, the built-in radio is usually the better choice on long trips.

HEADS UP

### Mind your phone data

Streaming audio for hours on a road trip adds up. If you don't have unlimited data, check your phone plan, or use the car's built-in radio instead when you can.

PART 5

# Listening Anywhere

The SiriusXM app on your phone, saving favorites, smart speakers, the TV, and how Pandora fits in.

CHAPTER 13

# Setting Up the SiriusXM App on Your Phone

If your plan includes streaming, the free **SiriusXM** app lets you hear your channels on your phone or tablet: in the kitchen, on a walk, in the garden or on a plane with Wi-Fi.

## Getting the app

1. On an iPhone or iPad, open the **App Store**. On an Android phone, open **Google Play**.
2. Search for **SiriusXM**. Check that the maker shown is Sirius XM Radio (or SiriusXM), not a look-alike.
3. Tap **Get** or **Install**.
4. Open the app and choose **Sign In**.
5. Enter the email or username and password for your SiriusXM account. If you've never made one, the app walks you through creating it, using your Radio ID or account number to link it to your car's plan.

TIP

### Forgot the password?

On the sign-in screen, tap the link for a forgotten password and follow the email SiriusXM sends you. Type **siriusxm.com** into your browser yourself rather than following a link in a text you weren't expecting (Chapter 24).

## Listening

- Browse by category (Music, Talk, Sports, News and so on) or use the **search** to find a channel, show or host by name.
- Tap a channel to play it. The controls appear at the bottom of the screen.
- Many shows and channels can be paused, skipped back, or played from the start, which the car radio can't always do.

GOOD TO KNOW

### Car plan, app plan, or both

If you sign in and the app says your plan doesn't include streaming, you're on a car-only plan. You can add streaming or switch plans, but compare the prices in Chapter 7 first. You don't have to add it.

HEADS UP

### Wi-Fi at home, data on the go

At home the app uses your Wi-Fi, which costs nothing extra. Away from home it uses your phone's data. Listening for hours a day on cellular data can use up a limited plan.

WHAT THIS DOES FOR YOU

### What this does for you

The channel you enjoy on the drive to the store keeps playing in the kitchen when you get home. For many listeners, that's when SiriusXM starts to feel worth the money.

CHAPTER 14

# Favorites, Search & Finding Shows in the App

The app has far more than the car radio: hundreds of channels plus shows you can play on demand. Saving your favorites keeps it from feeling overwhelming.

## Saving a favorite

1. Open a channel or show you like.
2. Look for the option to save it, usually a heart, a plus sign or a **Save**/**Add** button near the channel's name or in its menu.
3. Your saved channels and shows appear together in one place in the app (often labeled as your library or favorites), so you can get to them with one tap.

GOOD TO KNOW

### Buttons move around after updates

SiriusXM redesigns its app from time to time, so the exact button may look different on your phone. The idea doesn't change: open what you like and look for the save option. If you can't find it, call me and I'll show you on your own phone.

## Finding something new

- Use **search** and type an artist, a sports team, a host or a decade ("60s").
- Browse a category such as Country or Classical and try a channel for ten minutes.
- If you've missed a show, look for it on demand in the app; many talk shows and sports programs can be played afterward.

## Car presets vs. app favorites

Presets on the car radio (Chapter 10) and favorites in the app are separate lists. Setting one doesn't change the other. Some newer connected cars can share favorites with the app, but most cars can't, so it's normal to set them up in both places.

TIP

### A gift idea for the family

If a grandchild has a favorite channel, set it up as a favorite on their parent's phone and as a preset in the car. It's a small kindness that makes every drive a little easier.

CHAPTER 15

# SiriusXM on Smart Speakers

If you have a smart speaker, such as an Amazon Echo with Alexa, you can ask for a SiriusXM channel out loud, with no phone in hand. SiriusXM's help center lists Amazon Alexa devices, Sonos and Bose among the speakers it works with, and it needs a SiriusXM plan that includes streaming (a trial or paid plan).

## Alexa (Amazon Echo)

1. Open the **Alexa** app on your phone.
2. Search for **SiriusXM** in the app's skills or music services section.
3. Choose it, tap to enable it, and sign in with your SiriusXM username and password to link your account.
4. Now say, for example, "Alexa, play [channel name] on SiriusXM."

TIP

### Make it the default

In the Alexa app's music settings you can choose a default music service. If SiriusXM is your main listening, choosing it there means you don't have to say "on SiriusXM" every time.

## Sonos, Bose and Google speakers

Sonos and Bose speakers add SiriusXM inside their own apps (look for a music services or add-a-service option and sign in with your SiriusXM account). For Google Nest speakers, check SiriusXM's help center for the current setup steps before you buy anything new just for SiriusXM.

WHAT THIS DOES FOR YOU

### What this does for you

For someone with arthritis, poor eyesight or simply full hands in the kitchen, "Alexa, play the Sinatra channel" is far easier than unlocking a phone and finding an app.

CHAPTER 16

# SiriusXM on Your TV

Your TV makes a fine radio, especially if it's connected to a sound bar. SiriusXM's help center lists streaming players including **Roku**, **Amazon Fire TV** and **Apple TV**, along with Android TV and smart TVs from **LG**, **Samsung** and **Sony**.

## Adding the app

1. On the TV or streaming player's home screen, open its app store or search (for example, **Search** on Roku or the **Appstore** on Fire TV).
2. Search for **SiriusXM** and choose **Add**, **Get** or **Download**.
3. Open the app and follow the sign-in steps on screen. Some TVs show a short code to enter on your phone or computer, which saves typing a password with the remote.
4. Pick a channel and enjoy.

TIP

### Roku needs to be up to date

SiriusXM's help center says Roku players and Roku TVs should be updated to software version 11.0 or later before installing the app. On a Roku, that's under **Settings** > **System** > **Software update**.

GOOD TO KNOW

### Still needs a streaming plan

The TV app uses the same account and plan as the phone app. A car-only plan won't play on the TV.

WHAT THIS DOES FOR YOU

### What this does for you

Background music for a family dinner, the game on the radio while the TV shows the picture, or a favorite talk show while you fold laundry, all with the remote you already know.

CHAPTER 17

# SiriusXM & Pandora: How They Fit Together

SiriusXM owns **Pandora**, the internet radio service that builds stations around an artist or song you like. Because they're owned by the same company, people often assume one subscription covers both. Usually it doesn't.

## What to know

- **Separate accounts.** Pandora's own community moderators say SiriusXM and Pandora each need their own account and their own billing, and there isn't a way to merge the two accounts.
- **Canceling one doesn't cancel the other.** If you pay for both, each must be canceled on its own.
- **Pandora-style stations inside SiriusXM.** Some SiriusXM plans let you create artist-based stations in the SiriusXM app. That's a SiriusXM feature, not a Pandora subscription.

TIP

### Check for double paying

Look at your card statement for both **SiriusXM** and **Pandora**. If you're paying for both but only listen to one, that's an easy saving. The **Subscriptions** guide shows how to find every recurring charge.

GOOD TO KNOW

### Pandora has a free version

Pandora's free version plays stations with ads. If artist-based stations are what you like, it may be worth trying before paying for anything.

PART 6

# Managing Your Account

Your online account, asking for a better price, canceling, your rights, and what to do with SiriusXM when you sell, trade or replace a car.

CHAPTER 18

# Your Online Account Center

SiriusXM's **Online Account Center** is the website where you can see your plan, the radios on your account, your payment card and your renewal date. It's the calmest way to handle your account: no hold music, and you can take your time.

## Signing in

1. Type **siriusxm.com** into your browser yourself.
2. Choose **Sign In** and enter your username or email and password (the same ones you use in the app).
3. Look for the account or subscriptions area. SiriusXM's help center calls it the **Subscriptions** tab of the Online Account Center.

## What you can do there

| Task | What it does |
|---|---|
| **See your plan** | Plan name, price, billing period and next renewal date. |
| **Check your radios** | Every car or radio on your account. Remove any you no longer own (Chapter 22). |
| **Update payment** | Change the card on file before an old one expires. |
| **Add a new car** | Add a radio and move service to it (Chapter 23). |
| **Cancel** | Stop a direct-billed subscription (Chapter 20). |

TIP

### Once a year, take five minutes

Pick a date, maybe your birthday, and sign in once a year. Check the radios listed, the renewal date and the price. It's the single best habit for keeping SiriusXM fair.

STAY SAFE

### Use a strong, unique password

Your SiriusXM account holds your card details. Give it its own password, not one you use for email or banking. A password manager or a notebook kept safely at home both work.

CHAPTER 19

# Paying Less: Asking About a Lower Rate

SiriusXM often advertises lower introductory prices to new and returning customers. Many long-time subscribers reasonably wonder whether they could pay less too. You're allowed to ask. Here's how to do it politely and honestly, with no guarantees either way.

## Before you ask

1. Know your current plan and total monthly cost, including the royalty fee and tax (Chapters 8 and 9).
2. Decide what you actually need: car only, app only, or both.
3. Decide your honest answer to "what if there's no discount?" Would you keep it, switch to a smaller plan, or cancel? Only say you'll cancel if you really would.

## How to ask

1. Contact SiriusXM through **siriusxm.com** (Contact Us offers chat), or call the number listed there.
2. Say plainly: "I'd like to review my plan. Are there any lower rates or promotions available for my account?"
3. If they offer something, ask three questions: **How long** does this price last? **What** will it be after that? Does the total **include fees**?
4. Write down the details, the agent's first name and any confirmation number (Chapter 4).
5. Check your next bill matches.

HEADS UP

### No promises

Offers vary by account, car and time of year. Some people are offered a lower rate and some aren't. If nothing is offered, you can still change to a smaller plan or cancel; you lose nothing by asking.

GOOD TO KNOW

### A lower price usually renews too

Any promotional price is for a set period. When it ends, the regular rate applies. Put the end date on your calendar the same day you accept it.

WHAT THIS DOES FOR YOU

### What this does for you

Ten calm minutes once a year can keep your bill matched to how you actually listen, instead of to whatever the price drifted to.

CHAPTER 20

# Canceling SiriusXM

Canceling SiriusXM used to mean a long phone call. Today there are calmer options. The right one depends on **who bills you**.

## If SiriusXM bills you directly

SiriusXM's help center lists three ways to cancel a direct-billed subscription:

- **Online**, in the **Subscriptions** tab of your Online Account Center (Chapter 18).
- **By chat**, using the chat option on SiriusXM's cancel and Contact Us pages (siriusxm.com/cancel).
- **By phone**, using the number on SiriusXM's Contact Us page.

## Canceling online, step by step

1. Type **siriusxm.com** into your browser and sign in.
2. Open the **Subscriptions** area and find the plan or radio you want to stop.
3. Choose the option to cancel and follow the steps.
4. You may be shown an offer to stay. You can accept it, or decline and continue.
5. Keep the confirmation email or take a screenshot of the final screen.

## If you pay through Apple, Google or another company

If you subscribed inside the app through your Apple account or Google Play, or through a phone company or other partner, you cancel with **that** company, not SiriusXM. Deleting the app doesn't cancel anything. On an iPhone, look in **Settings** > [your name] > **Subscriptions**; on Android, in the **Google Play** app under **Payments & subscriptions**.

> TIP
> **Timing matters**
> Cancel a few days before the renewal date. Because audio plans generally aren't refunded (Chapter 9), service usually continues until the end of the period you've already paid for.

HEADS UP

### Check the next statement

After canceling, look at your card statement for the next month or two. If a charge appears, contact SiriusXM with your confirmation number. If that doesn't fix it, your card company can help dispute it.

WHAT THIS DOES FOR YOU

### What this does for you

Knowing you can cancel online, without a phone call, takes the pressure off trying SiriusXM. You stay in charge of the decision.

CHAPTER 21

# Your Rights When Canceling: Federal & State Rules

You may have heard about a federal "click-to-cancel" rule. Here's where things stand as of November 2026, in plain English. This is general information, not legal advice.

## The federal picture

- In 2024 the Federal Trade Commission (FTC) adopted a "click-to-cancel" rule meant to make canceling as easy as signing up.
- On July 8, 2025, a federal appeals court (the Eighth Circuit) threw that rule out on procedural grounds, before its main parts took effect.
- In March 2026 the FTC started the rulemaking process again by asking for public comment. As of November 2026, no new federal click-to-cancel rule is in effect.
- An older federal law, the Restore Online Shoppers' Confidence Act (ROSCA), still requires online subscriptions to offer a simple way to stop recurring charges, and the FTC continues to enforce it.

## New York

In November 2024, New York Attorney General Letitia James announced a court ruling that SiriusXM must give New York customers a simple way to cancel, without being required to talk with a live agent. The court found SiriusXM had violated ROSCA. SiriusXM said it would appeal.

## California

California's updated automatic renewal law took effect July 1, 2025. Among other things, it says that if you signed up online, you must be able to cancel online too, and that a company may present a retention offer only if canceling stays immediate and straightforward.

## Ohio and other states

Rules differ from state to state, and they're changing. The practical point for everyone is the same: SiriusXM offers online cancellation for direct-billed plans (Chapter 20), so you don't need to rely on any particular law to use it.

TIP

### If a company makes canceling hard

Keep notes and screenshots. You can file a complaint at **ReportFraud.ftc.gov** or with your state attorney general. In Ohio, that's the Ohio Attorney General's consumer protection section.

WHAT THIS DOES FOR YOU

### What this does for you

Knowing the rules are on your side makes it easier to say "no thank you" to an offer and finish canceling, calmly and without feeling pressured.

CHAPTER 22

# Selling, Trading In or Returning a Car

Here's a common and costly mix-up: you sell or trade in a car, and the SiriusXM subscription for that car keeps renewing, so you're paying for someone else's radio. SiriusXM doesn't automatically know you sold the car. A few minutes before (or right after) the sale prevents it.

## Before you hand over the keys

1. Write down the car's **Radio ID** (Chapter 3) and VIN.
2. Decide: will you move the service to your next car (Chapter 23), or cancel it (Chapter 20)?
3. Sign in to your Online Account Center and either move the service or remove that radio.
4. If the car has a connected-car app or account (for example, the manufacturer's app), remove the car from that account too.
5. Keep a screenshot or confirmation email.

## If the car was on a free trial

SiriusXM's help center has a page just for selling or returning a car during a trial. It asks you to contact SiriusXM so it can update your account. Use **siriusxm.com** > **Contact Us**.

HEADS UP

### Already sold it months ago?

Sign in now and look at the radios on your account. If an old car is still there and still being charged, contact SiriusXM to remove it. Be polite and specific: give the date you sold it and the Radio ID. Because renewals generally aren't refunded, the sooner you act, the less you lose.

TIP

### Leasing? Same idea

When you turn in a leased car, treat it just like a sale. Move or cancel the service before or right after you return it.

CHAPTER 23

# New Car, Same Subscription: Moving Your Service

Got a new car and like your current plan? You can usually move a paid subscription from the old car to the new one, and it's often doable online at any hour.

## Moving service online

1. Find the **new** car's Radio ID (Chapter 3). Have the VIN handy too.
2. Sign in to your Online Account Center at **siriusxm.com**.
3. Add the new car or radio to your account.
4. Remove the old radio you no longer own.
5. Move (transfer) the unused service from the old car to the new one.
6. Turn on the new car's radio to SiriusXM with a clear view of the sky. If channels are missing, send a refresh (Chapter 11).

GOOD TO KNOW

### The new car may have its own trial

Your new car may come with a free trial. Before moving a paid plan onto it, check whether the trial is already running; you might enjoy the free months first and move or restart your plan when they end.

HEADS UP

### Lifetime and older plans

Some older or special plans have their own rules about moving to another car. If yours is one of them, contact SiriusXM before the old car leaves your hands, and write down what they tell you.

WHAT THIS DOES FOR YOU

### What this does for you

Moving the service yourself keeps your favorite channels playing in the new car and makes sure you aren't paying for the old one.

PART 7

# Staying Safe & Fixing Hiccups

The fake SiriusXM calls, texts and renewal notices to watch for, and calm fixes for the problems that come up most.

CHAPTER 24

# Fake SiriusXM Calls, Texts & Emails

SiriusXM has millions of subscribers, so scammers pretend to be SiriusXM, knowing many people who get the message really are customers. The tricks repeat, and once you know them they're easy to spot.

SCAM ALERT

**"Your SiriusXM payment failed — update your card"**

A text or email says your payment didn't go through and your service will stop unless you tap a link and re-enter your card. The link leads to a look-alike website that steals your card number. Don't tap it. Type **siriusxm.com** into your browser yourself and sign in; if there's really a payment problem, you'll see it there.

SCAM ALERT

**"Special loyalty discount — just confirm your card on this call"**

Someone calls offering a fantastic SiriusXM rate, then asks for your full card number, your account password or a code that was just texted to you. Hang up. If you'd like to ask about a lower rate, *you* contact SiriusXM using the details on siriusxm.com (Chapter 19).

SCAM ALERT

**"You won a free year of SiriusXM"**

A message says you've won free service or a free radio, and you only need to pay shipping or a small fee. Real SiriusXM offers don't come from contests you never entered. Delete it.

## The simple rules

- Never give a password, a full card number or a sign-in code to someone who contacted *you*.
- Don't tap links in unexpected texts or emails about your account. Go to **siriusxm.com** yourself, or open the SiriusXM app.
- Look up SiriusXM's phone number on siriusxm.com yourself. Don't trust a number from a search ad, a pop-up or a text.
- No real company asks to be paid in gift cards, wire transfers or cryptocurrency.

STAY SAFE

### If you already gave out your card

Call the number on the back of your card right away and ask for a new card number. Change your SiriusXM password at siriusxm.com. Then report it at **ReportFraud.ftc.gov**. The **I Think I've Been Scammed** guide walks through the rest, step by step.

CHAPTER 25

# Fake Renewal Notices & Refund Scams

A second family of scams uses the word "renewal" because so many people really do have subscriptions that renew. They're designed to make you panic about a charge.

SCAM ALERT

**"Your SiriusXM plan renewed for $399. Call to cancel"**

An email or text shows a big renewal charge and a phone number to call "if you didn't authorize this." The number reaches a scammer who asks to connect to your computer, or for your bank details, to "process your refund." Don't call the number in the message. Sign in at siriusxm.com and look at your real billing, or check your card statement.

SCAM ALERT

**"We refunded you too much — please send the difference"**

After "helping" with a refund, the caller claims they accidentally refunded too much and asks you to send money back by gift card or wire. No refund works that way. Hang up and call your bank.

## How to tell real from fake

| Real SiriusXM | Probably a scam |
|---|---|
| Shows up in your Online Account Center when you sign in yourself. | Only exists in the message. |
| Lets you take your time. | Says act now or lose service today. |
| Directs you to siriusxm.com or the app. | Gives you a link or phone number to use instead. |
| Never asks for gift cards or remote access to your computer. | Asks for gift cards, wire transfers or to "connect to your computer." |

TIP

**When in doubt, do nothing yet**

A real bill will still be real tomorrow. Put the phone down, and check by signing in yourself or calling me. The **Subscriptions** guide shows how to see every real recurring charge on your cards.

CHAPTER 26

# Fixing Common Problems

Most SiriusXM problems have a simple cause. Work down the list, calmly, before you call anyone.

## In the car

| What you see | What to try |
|---|---|
| **"No Signal" or "Check Antenna"** | Move out from under roofs and trees into the open. Check nothing is covering the roof antenna. |
| **Channels missing or "Subscription updated" messages** | Send a refresh at siriusxm.com/refresh (Chapter 11). |
| **Only the Preview Channel plays** | Your plan or trial may have ended, or this radio isn't on your account. Check your Online Account Center. |
| **Nothing at all, even the Preview Channel** | Possibly the antenna or radio; SiriusXM points you to the dealer (Chapter 11). |
| **Sound cuts out in the same places** | Normal in tunnels, garages and some city streets. It returns once you're in the open. |

## In the app

| What you see | What to try |
|---|---|
| **Won't sign in** | Use the forgotten-password link; check you're using the right email. |
| **Says your plan doesn't include streaming** | You're on a car-only plan. See Chapter 7 before adding anything. |
| **Keeps stopping** | Check Wi-Fi or cell signal. Close and reopen the app, then restart the phone. |
| **Not on the car screen** | Open the app on the phone first and reconnect CarPlay or Android Auto (Chapter 12). |
| **Alexa can't find SiriusXM** | Re-link your account in the Alexa app (Chapter 15). |

## On the bill

| What happened | What to do |
|---|---|
| **Charged after the trial** | Check whether you signed up for a paid plan or promotion during the trial. Sign in to see it, then cancel or change it (Chapter 20). |
| **Charged for a car you sold** | Remove the old radio and contact SiriusXM (Chapter 22). |
| **Price went up** | Rates changed February 24, 2026, and promotions end. See Chapters 9 and 19. |
| **Charged twice** | Check for two radios on the account, or both SiriusXM and an app-store subscription (Chapter 20). |

GOOD TO KNOW

### Restart first

For the app, a phone restart fixes a surprising number of problems. For the car, turning the car off, opening the door for a minute, then starting it again lets the radio restart fully.

PART 8

# Help & Your Cheat-Sheet

When it's worth getting a hand, and everything important on one page.

CHAPTER 27

# When to Call Bill

Most of what's in this guide you can do yourself, and I hope you will. But some things are easier with someone beside you. Here's when a hand is honestly worth it.

## Good reasons to call

- You'd like someone to look over your SiriusXM account and bill with you and explain each line.
- You've sold or traded a car and aren't sure the old radio is off your account.
- You want SiriusXM on your phone, a smart speaker or the TV, and the sign-in keeps going wrong.
- Apple CarPlay or Android Auto won't show the SiriusXM app.
- You'd like help canceling online, or sitting with you while you chat with SiriusXM about your rate.
- You got a message about SiriusXM and aren't sure if it's real.
- You'd like a full check of all your monthly subscriptions, not just SiriusXM.

## What working with me is like

I've spent more than 30 years in professional technology work, and I help people across Portage County, Ohio, in person and remotely. I go at your pace, explain as I go, and write down the steps for you to keep. I won't push you to keep a subscription or to drop one; I'll help you see the facts and you decide.

FROM BILL

### Call or book a time

Call **(330) 200-8042** or book at **billshometech.com/book**. Help is $49 remote · $99 in your home.

GOOD TO KNOW

### Meet Sophie

When I'm with another client, my AI receptionist, Sophie, may answer the phone or the website chat. She can take your details and book a time, and I'll take it from there.

***— Bill***

CHAPTER 28

# Your SiriusXM Cheat-Sheet

Keep this handy. It's the whole guide in one place.

## Where things are

| To do this | Go here |
|---|---|
| **Your account** | Type **siriusxm.com** yourself > **Sign In** |
| **See or change your plan** | Online Account Center > **Subscriptions** |
| **Refresh a radio** | **siriusxm.com/refresh**, car parked outdoors, radio on |
| **Cancel** | Online Account Center, chat at **siriusxm.com/cancel**, or phone |
| **Contact SiriusXM** | **siriusxm.com** > **Contact Us** (look up the number there) |
| **Radio ID** | Tune the car radio to **channel 0** on most radios |
| **App-store billing** | Cancel with Apple or Google, not SiriusXM |

## Prices and fees (as of November 2026)

| Item | Detail |
|---|---|
| **All Access (car + app)** | $25.99 a month regular rate, before fees and taxes |
| **All Access (app only)** | $11.99 a month, plus taxes |
| **SiriusXM Play** | Introduced at under seven dollars a month (check today's price) |
| **U.S. Music Royalty Fee** | 19.98% on satellite plans with music; 8.8% on streaming plans |
| **Refunds** | Generally none on renewals; monthly plans: within 7 days of first purchase |

## Scam rules

- Never give a password, card number or code to someone who contacted you.
- Don't tap links or call numbers in surprise renewal or payment messages.
- Look up SiriusXM's number on siriusxm.com yourself.
- No gift cards, wire transfers or remote access, ever.

## Write it down once

| Item | Write it here |
|---|---|
| **My car's Radio ID** | _____ |
| **My car's VIN** | _____ |
| **My plan and monthly total** | _____ |
| **Renewal or promo end date** | _____ |
| **Who bills me (SiriusXM / Apple / Google)** | _____ |
| **Last rate conversation (date, name, offer)** | _____ |
| **Bill's Home Tech** | (330) 200-8042 · billshometech.com/book |

## When something's wrong, in order

1. Car radio: park in the open, wait a minute, then send a refresh.
2. App: check Wi-Fi or signal, close and reopen, restart the phone.
3. Bill: sign in yourself and read the plan, radios and renewal date.
4. Still stuck: contact SiriusXM through siriusxm.com, or call me at (330) 200-8042.

STAY SAFE

### Don't write your password here

Keep your SiriusXM password somewhere safer, like a password manager or a notebook kept at home, not on a page that travels in the glove box.