BILL'S HOME TECH
Home & Small Business Tech Solutions

BILL'S COMPLETE MANUALS

Spam Calls, Robocalls & Call Blocking

Quiet your cell phone and home phone — settings, carrier tools and tricks to know

A plain-English guide for anyone tired of junk calls

Take your time — you can't break it

Written for you by Bill — Bill's Home Tech

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What's Inside

This is your guide to a quieter phone. Read it in any order and at your own pace. Every setting comes with what it actually does *for you*, and slow step-by-step directions. If a screen on your phone looks a little different, the idea is still the same.

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PART 1

Understanding Unwanted Calls

What robocalls and spam calls really are, why caller ID can't be trusted, and the simple free habit that takes away most of their power. Start here.

CHAPTER 1

A Note from Bill

Hello, and welcome. If your phone rings five times a day with calls about car warranties, "your Medicare benefits," or a recording that starts talking before you've said a word, you are not alone, and you are not doing anything wrong. Unwanted calls are a nuisance for nearly everyone with a phone. The good news is that you have more control than you think.

I'm Bill. I've spent more than 30 years helping people with their technology, and these days I do it for folks right here in Portage County, Ohio. I wrote this guide the way I'd explain it sitting at your kitchen table: slowly, in plain English, one setting at a time.

What this guide will do for you

- **Quiet your cell phone** with settings that are already built into your iPhone or Android phone.
- **Turn on your phone company's free blocking**, whether you have Verizon, AT&T, T-Mobile, Spectrum or another carrier.
- **Tame the home phone**, with call-blocking phones, little blocker boxes and services from your home phone company.
- **Know the tricks**, like the one-ring call and the "press 1 to be removed" recording, so they never work on you.
- **Report the bad ones** and get on the Do Not Call list, so the honest companies leave you alone too.

WHAT THIS DOES FOR YOU

A quieter phone, and a calmer day

Every junk call that never rings is a little jolt of worry you don't have to feel. Most of the settings in this guide take five minutes to turn on, and then they work quietly for years. You end up with a phone that rings for the people you care about, and mostly leaves you alone otherwise.

A promise before we start

No setting will stop every unwanted call. Scammers change numbers by the minute. What this guide gives you is **layers**: your phone catches some, your phone company catches more, and your own calm habits catch the rest. Read it in any order. If a screen on your phone looks a little different from what I describe, the idea is still the same. And if you'd

rather not fiddle with settings yourself, I'm happy to set it all up with you: **$49 remote · $99 in your home**. Call **(330) 200-8042** or book at **billshometech.com/book**.

— Bill

CHAPTER 2

Robocalls, Spam Calls and Scam Calls

People use these words loosely, and that's fine. But knowing the difference helps you decide how worried to be about a call, and which tool will stop it.

The word	What it means
Robocall	A call that plays a recording instead of a live person. Some are fine, like the pharmacy saying your prescription is ready. Many are not.
Telemarketing call	A sales call from a real company. Legal in many cases, but they must follow rules, including the Do Not Call list.
Spam call	The everyday word for any unwanted call: mass sales pitches, surveys, "lower your interest rate" offers.
Scam call	A call meant to trick you out of money or personal information. Often pretends to be your bank, Medicare, Social Security, the IRS, Amazon or a grandchild.

The rule that sorts most of them out

Here is a fact from the Federal Trade Commission that clears up a lot: a robocall that is **trying to sell you something is illegal** unless the company has your **written** permission to call you that way. So if a recording pops on and starts selling you a warranty, a vacation or a medical brace, and you never signed up for that, the caller is already breaking the law. A caller who breaks that law is very likely a scammer too.

GOOD TO KNOW

Not every robocall is bad

Your doctor's office confirming an appointment, your school district announcing a snow day, or your power company reporting an outage are often recordings too. Those are informational and allowed. That's why the best settings in this guide don't block every unknown call outright. They send them to voicemail, where a real message can wait for you.

SCAM ALERT

The call that sounds official is the one to doubt

Scam calls love borrowed authority: "This is the Social Security Administration," "Your Amazon account has a suspicious charge," "Medicare is issuing new cards." The more official and urgent a surprise call sounds, the more careful you should be. Hang up and call the real organization on a number you look up yourself.

CHAPTER 3

Why Caller ID Can Lie

Caller ID feels like proof. It isn't. Scammers can make almost any name or number show up on your screen. This is called **spoofing**, and once you understand it, half of their disguise falls away.

Two common disguises

- **The borrowed name.** The screen says your bank, "Social Security" or a local police department. The real organization isn't calling at all.
- **Neighbor spoofing.** The call shows your own area code (330 or 234 around here), often with the same first three digits as your own number, so it looks like someone down the road. The FTC notes the faked number often belongs to a real person who has no idea it's being misused.

What the phone companies are doing about it

The Federal Communications Commission (FCC) requires phone companies to use a caller ID checking system, nicknamed **STIR/SHAKEN**, on their internet-based networks. It lets one company vouch that a number really belongs to the caller. It helps the spam filters you'll meet in this guide make better guesses. But it can't check every call, especially ones that pass through older equipment or overseas, so a familiar-looking number still proves nothing.

HEADS UP

Seeing a trusted name is not a reason to trust the call

If a call says it's your bank and then asks you to "verify" your card number or a code, hang up. Turn the card over, call the number printed on the back, and ask if there's a problem. A number you dial yourself can't be faked. The one on your screen can.

GOOD TO KNOW

"Why is my own number calling me?"

Sometimes the call that shows up is your own number. That's spoofing too. Nobody has broken into your phone. Don't answer it, and if you do, don't press anything. Just hang up.

CHAPTER 4

Your Best Free Defense: Let It Go to Voicemail

Before any setting or app, here is the one habit that defeats most unwanted calls, costs nothing, and works on every phone ever made: **if you don't recognize the number, don't answer. Let it go to voicemail.**

Why it works so well

- **Real callers leave messages.** The doctor's office, the pharmacy, the plumber and your grandson will say who they are and how to reach them.
- **Robocalls usually don't.** Many hang up the moment voicemail answers. The ones that do leave a message give you something to look at calmly, with no one pressuring you.
- **Answering teaches them your number is "live."** Every answered call can lead to more calls. An unanswered one tells them nothing.
- **You stay in charge.** If a message sounds important, you call back on a number you look up yourself, not one the caller gave you.

Make it easy on yourself

1. Save the people and places that matter as **contacts**: family, friends, doctors, the pharmacy, your bank, the vet, your church. When they call, you'll see their name.
2. Ask family to tell you when they get a new number, so you can save it.
3. When an unknown number rings, let it ring. Check your voicemail later.
4. If a voicemail claims to be your bank or a government office, look up the real number on your statement, card or the official website, and call that.

TIP

Your phone can do the "not answering" for you

Both iPhone and Android can quietly send unknown callers to voicemail, or answer them for you and ask who's calling. That's coming up in *Screen Unknown Callers on iPhone* (Chapter 6) and *Call Screen on a Google Pixel* (Chapter 11). But even with nothing turned on, simply not answering unknown numbers is a strong defense.

FROM BILL

You are allowed to not answer the phone

Many of us grew up feeling a ringing phone had to be answered. You're free of that now. Not picking up isn't rude. It's how careful people handle a world full of robocalls. Anyone who really needs you will leave a message.

CHAPTER 5

A Layered Plan: Phone, Carrier and You

There's no single magic switch. The quietest phones I see use three layers together. Think of it like a house: a fence, a locked door, and you looking through the peephole.

Layer	What it does	Where in this guide
1. Your phone company	Spots known spam on its network. Blocks the worst and labels the rest "Potential Spam" or "Scam Likely."	Part 4
2. Your phone's settings	Silences or screens unknown callers, sorts spam into its own list, blocks repeat pests.	Parts 2 and 3
3. You	Lets unknown calls go to voicemail, never presses buttons on robocalls, hangs up and calls back on a real number.	Parts 1 and 8

A sensible order to set things up

1. Save your important people and places as contacts (*Your Best Free Defense: Let It Go to Voicemail* (Chapter 4)). This keeps the next steps from silencing anyone you need.
2. Turn on your phone company's free spam protection (*What Your Phone Company Can Do* (Chapter 14)).
3. Turn on your phone's own call screening or silencing: iPhone in *Screen Unknown Callers on iPhone* (Chapter 6), Android in *Google's Caller ID & Spam Protection* (Chapter 10) and *Call Screen on a Google Pixel* (Chapter 11).
4. Add your numbers to the National Do Not Call Registry (*The National Do Not Call Registry* (Chapter 24)).
5. If you have a home phone, pick a landline option from Part 6.
6. Learn the tricks in Part 8 so a call that slips through can't fool you.

WHAT THIS DOES FOR YOU

Each layer catches what the others miss

The phone company catches the known spammers. Your phone catches strangers. Your habits catch the clever ones that slip past both. Put together, they turn a phone that pesters you into one that mostly rings for people you want to hear from.

HEADS UP

Check voicemail now and then

Verizon, AT&T, T-Mobile and the FTC all warn that blocking can occasionally catch a call you wanted. Glance at your voicemail and your phone's spam list once in a while, especially if you're waiting to hear from a new doctor, a repair person or a job.

PART 2

Taming Calls on an iPhone

Your iPhone can answer strangers for you, sort spam into its own list, and block repeat pests for good. Here's how to turn each one on, slowly.

CHAPTER 6

Screen Unknown Callers on iPhone

Since iOS 26, the iPhone has a setting called **Screen Unknown Callers**. It decides what happens when a number that isn't in your contacts calls you. It's the single most useful junk-call setting on an iPhone.

Your three choices

Setting	What happens
Never	Screening is off. Every caller rings, the old-fashioned way.
Ask Reason for Calling	Your iPhone answers the stranger for you and asks for their name and why they're calling. Then your phone rings and shows you their answer, so you can decide whether to pick up. Robocalls usually just hang up.
Silence	Calls from numbers you haven't saved don't ring at all. They go to voicemail and show up in your recent calls.

Turn it on

1. Open **Settings** (the gray gear).
2. Scroll down and tap **Apps**, then tap **Phone**.
3. Scroll down to **Screen Unknown Callers**.
4. Tap **Ask Reason for Calling** (my usual suggestion) or **Silence**.
5. Leave Settings. That's it. It works from now on.

WHAT THIS DOES FOR YOU

Strangers have to introduce themselves first

With Ask Reason for Calling, the pharmacy or a new doctor's office simply says who they are, and you see it before you answer. A robocaller gets nowhere. You never have to say "hello" to a stranger again unless you want to.

Which one should I pick?

- **Ask Reason for Calling** suits most people. Real callers still reach you, and you see who they are first.
- **Silence** is the quietest. Choose it if you rarely get important calls from new numbers. Just remember to check voicemail.

- If you're waiting on a call from a new number (a hospital, a contractor), save that number as a contact first, and it will ring normally.

GOOD TO KNOW

Live Voicemail works hand in hand

If **Live Voicemail** is on (Settings > Apps > Phone > Live Voicemail), you can watch the words of a message appear on screen as the caller leaves it, and tap to pick up if it turns out to be someone you want. Apple notes that with Silence on, unknown numbers go straight to Live Voicemail. Live Voicemail isn't available in every country or language.

HEADS UP

Your contacts are your guest list

Both choices only affect numbers that aren't in your contacts. So the more of your real people and places you save as contacts, the better this works. Saving a number as a contact is the sure way to make it ring through.

CHAPTER 7

Call Filtering: The Unknown and Spam Lists

Your iPhone can also tidy up your list of calls, so missed calls from strangers and spam don't crowd out calls from family. It does this with two optional lists: **Unknown Callers** and **Spam**.

Turn on the filters

1. Open **Settings**, tap **Apps**, then tap **Phone**.
2. Scroll down to **Call Filtering**.
3. Turn on **Unknown Callers** if you want missed calls and voicemails from unknown numbers moved to their own list.
4. Turn on the **Spam** filter so calls your phone company identifies as spam or fraud are silenced, sent to voicemail and moved to a Spam list.

Look at the lists later

1. Open the **Phone** app.
2. Tap the **Filter** button (in the newer layout it's on the Calls screen; in the classic layout it's on Recents).
3. Tap **Unknown Callers** or **Spam** to see what was set aside.
4. If a real person or business landed there, open it and mark it as known, or save it as a contact.

WHAT THIS DOES FOR YOU

Your call list shows the people you care about

With filtering on, your main list of calls is mostly family, friends and businesses you deal with. The junk is still there if you want to look, but it isn't in your face.

TIP

Two layouts, same features

Apple redesigned the Phone app in iOS 26. The newer "Unified" layout puts calls and voicemails in one list; the "Classic" layout keeps the old tabs at the bottom. Everything in this chapter works in both. If you can't find the Filter button, look near the top of the call list.

CHAPTER 8

Blocking and Unblocking a Number on iPhone

When one particular number keeps pestering you, block it. A blocked number can't ring your iPhone, send you texts or FaceTime you.

Block a number from your recent calls

1. Open the **Phone** app and find the call in your list (Calls or Recents).
2. Tap the number (or tap the small **i** info button next to it, if you see one).
3. Scroll down and tap **Block Caller**.
4. Confirm when asked.

Block from a text message

Open the conversation in **Messages**, tap the name or number at the top, scroll down and tap **Block Caller**.

See or remove blocked numbers

1. Open **Settings** and tap **Privacy & Security**.
2. Tap **Blocked Contacts**.
3. To add one by hand, tap **Add Blocked Contact**.
4. To unblock, tap **Edit**, tap the delete button next to the number, then tap **Unblock**.

GOOD TO KNOW

What the blocked caller experiences

The caller isn't told they've been blocked. They can still leave a voicemail, but you won't be notified about it. Their texts simply aren't delivered. You can still call or text them yourself if you choose to.

HEADS UP

Blocking is for repeat callers, not robocall floods

Most robocallers use a different number every time, so blocking each one is like swatting flies. Block the persistent ones. For the endless stream of new numbers, Screen Unknown Callers (*Screen Unknown Callers on iPhone* (Chapter 6)) and your carrier's spam filter (*What Your Phone Company Can Do* (Chapter 14)) do far more.

TIP

Moved menus on newer iPhones

On older iPhones, Blocked Contacts lived under Settings > Phone. On iOS 26 Apple lists it under **Privacy & Security**. If your phone shows it in a different place, the Settings search box at the top will find it: just type "blocked."

CHAPTER 9

Carrier and Call-Blocking Apps on iPhone

Some phone companies, and some call-blocking companies, offer an app that adds their spam list to your iPhone. Apple only lets these apps label or block calls after you switch them on in Settings. That's a nice safety feature: nothing filters your calls without your say-so.

After you install a carrier or blocking app

1. Open the app once and follow its setup screens. Allow notifications if it asks.
2. When the app sends you to Settings, look under **Settings > Apps > Phone > Call Blocking & Identification** and turn the app's switch on.
3. On newer iPhones you may also see **Settings > Apps > Default Apps > Call Filtering**. Make sure the app you want is chosen there.
4. Go back to the app and pick how strict to be (for example, block only high-risk calls, or send all spam to voicemail).

TIP

Start with the free tools first

Before downloading anything, try Screen Unknown Callers and your carrier's free protection. For most people that's plenty. If junk still gets through, Part 5 talks honestly about paid apps, what they cost, and what they can see.

SCAM ALERT

Only install apps from the App Store, never from a caller

If someone calls and tells you to install an app to "stop the spam" or "protect your account," hang up. Real phone companies don't phone you to push apps. Get carrier apps by searching the App Store yourself, and check that the maker is your actual phone company.

PART 3

Taming Calls on Android

Google's Phone app and Samsung's Phone app both have strong spam protection built in. Here's where to find it, how Call Screen works on a Pixel, and how to block a pest.

CHAPTER 10

Google's Caller ID & Spam Protection

Most Android phones other than Samsung, including every Google Pixel and many Motorola phones, use Google's **Phone** app (Google calls it "Phone by Google"). It has a spam feature that is **on by default**. When a likely spammer calls, you'll see **Suspected spam caller** or **Spam** on the screen.

Check it's on, and filter spam calls

1. Open the **Phone** app.
2. Tap **More** (three dots, top right), then **Settings**.
3. Tap **Caller ID and spam**.
4. Make sure **See caller ID & spam** is on.
5. If you see **Filter spam calls**, turn it on. Spam calls then won't ring. They still appear in your call history, and you can check your voicemail.

> GOOD TO KNOW
> **No "Filter spam calls" switch on your Pixel?**
> On phones that have automatic Call Screen (most recent Pixels), that switch is missing on purpose. Blocking spam is one of the Call Screen choices instead. See *Call Screen on a Google Pixel* (Chapter 11).

Mark a call as spam (or not spam)

1. In the Phone app, open your list of recent calls (the **Home** tab on newer versions).
2. Tap the call, then tap **Block or Report spam**.
3. If Google wrongly labeled someone you know as spam, tap that call and choose **Not spam**.

> WHAT THIS DOES FOR YOU
> **A warning label before you pick up**
> That red "Suspected spam" label gives you a moment of warning before you answer. Combined with Filter spam calls, most known spammers never even make your phone ring.

GOOD TO KNOW

What Google sees

Google says that when someone outside your contacts calls you, that number is sent to Google to check whether it's spam or a business. Google says it doesn't collect the numbers in your contact list. If that trade-off bothers you, you can turn the feature off in the same menu, but most people find the protection worth it.

CHAPTER 11

Call Screen on a Google Pixel

Call Screen is the Pixel's best trick. A built-in assistant answers a call for you, asks who's calling and why, and shows you their words on screen as they speak. It runs on the phone itself. Google says screened calls aren't saved to your Google Account.

Two ways it works

- **Automatic** (Pixels in the US and a few other countries): the phone screens unknown callers before it rings. If the assistant decides it's spam, the phone hangs up. If not, your phone rings and shows what the caller said.
- **Manual**: when any call comes in, tap **Screen call** yourself and read along as the caller answers.

Set up automatic screening

1. Open the **Phone** app. Tap **More** (three dots), then **Settings**.
2. Tap **Spam and Call Screen** (or just **Call Screen**), then tap **Call Screen**.
3. Choose a protection level: **Maximum**, **Medium** or **Basic**.
4. On a Pixel 7 or newer you can also choose which callers get screened automatically: **spam**, **possibly faked numbers** and **first-time callers**. On a Pixel 6 or older, the same choices are under **Unknown call settings**.

WHAT THIS DOES FOR YOU

The phone does the awkward part

You never have to say "Hello?" to a stranger and wait for a sales pitch. You glance at a few words on the screen, like "This is Dr. Patel's office about your appointment," and decide. Robocalls usually hang up on the assistant.

Good to know

- Calls from your **contacts** are never screened. Save the people who matter.
- Google is honest that not every spam call or robocall can be detected.
- Automatic screening pauses while you're **roaming**, and may not work while you're on headphones or Bluetooth in the car.
- If you use **call forwarding**, Google says not to use automatic screening, because screened calls won't be forwarded.

GOOD TO KNOW

Not a Pixel?

Manual Call Screen is also available on selected other Android phones in the US and Canada that use Google's Phone app. If you open the Call Screen settings and see no instructions at all, your phone doesn't support it. Your carrier's free tools in Part 4 still work.

CHAPTER 12

Samsung Galaxy: Smart Call and Blocking

Samsung phones use Samsung's own Phone app, so the menus are different from a Pixel's. Samsung's spam feature is called **Smart Call**, and you'll find it under the name **Caller ID and spam protection**. Samsung notes it may not be available on every carrier or model.

Turn on spam protection

1. Open the **Phone** app and tap **More options** (three dots).
2. Tap **Settings**, then **Caller ID and spam protection**.
3. Turn on the switch at the top, review the terms, and tap **Agree**.
4. Turn on **Block spam and scam calls** and choose **Block all spam and scam calls**, or **Only block high-risk scam calls** if you'd rather let ordinary sales calls through.

Block calls from unknown numbers

1. In the Phone app, tap **More options** > **Settings** > **Block numbers**.
2. Turn on **Block calls from unknown numbers**. Samsung describes this as blocking calls from numbers that aren't in your contacts or identified by Smart Call.

HEADS UP

"Block unknown numbers" is strict

That switch can stop calls from a new doctor, a delivery driver or a hospital. Before turning it on, save the numbers you need. If you're often called by new numbers, the softer choice is spam protection alone, and letting unknown calls go to voicemail by habit.

GOOD TO KNOW

Newer Galaxy phones can warn you during a call

On Galaxy phones running One UI 8.5 or later, Samsung adds **Scam detection**, which listens for scam patterns during a call and warns you with a tone or vibration. Samsung says it's on by default; you'll find it in the Phone app under **More options > Settings > Scam detection**.

CHAPTER 13

Blocking a Number on Android

Blocking works on every Android phone. The words differ a little between Google's and Samsung's Phone apps, so here are both.

Google's Phone app (Pixel, Motorola and others)

1. Open the **Phone** app and find the call in your recent calls.
2. Tap the call (or touch and hold it), then tap **Block or Report spam**.
3. To also block calls from **private or hidden numbers**: tap **More** > **Settings** > **Blocked numbers** and turn on **Unknown**. (This blocks callers who hide their number, not every number outside your contacts.)
4. To unblock someone, go back to **Blocked numbers** and remove them.

Samsung Phone app

1. Open the **Phone** app and tap the **Recents** tab.
2. Tap the number, tap the menu below it, then tap **Block**. Tap **Block** again to confirm.
3. To type in a number to block: **More options** > **Settings** > **Block numbers**, enter the number and tap **Add**.
4. To unblock: open **Block numbers** and tap the red minus next to the number.

TIP

Blocked voicemails are a carrier job

Samsung points out that blocking on the phone doesn't always stop a caller from leaving a voicemail. If one number keeps leaving messages, your phone company may be able to block it on their end. Call them, or check your carrier's app.

WHAT THIS DOES FOR YOU

One tap, and that pest is gone

When the same number calls every morning at 9, blocking it gives you your mornings back. It takes ten seconds and you can always undo it.

PART 4

Your Phone Company's Free Tools

Verizon, AT&T;, T-Mobile, Spectrum Mobile and Xfinity Mobile all spot spam on their networks. The basic protection costs nothing. Here's how to switch it on and what the paid upgrades add.

CHAPTER 14

What Your Phone Company Can Do

Your phone company sees every call before it reaches you. That makes it a good place to stop spam. Each big carrier keeps a constantly updated list of known spam and scam numbers, and uses it to **block** the worst calls and **label** the rest.

Labels you might see

- **Scam Likely** or **Potential Fraud**: very likely a scam. Don't answer.
- **Potential Spam** or **Spam Risk**: probably a mass sales or junk call.
- **Robo Caller**, **Telemarketer**, **Survey** or **Political**: a category label some carriers add.

The free tier is enough for most people

Carrier	Free protection	Paid upgrade (as of November 2026)
Verizon	Call Filter: spam detection, spam filter, report spam	Call Filter Plus, $3.99 a month (adds caller ID, personal block list, block by category)
AT&T	ActiveArmor: fraud and spam call blocking	ActiveArmor Advanced, $7.00 a month (adds caller ID lookup, identity tools)
T-Mobile	Scam ID and Scam Block	Scam Shield Premium (extra cost)
Spectrum Mobile	Call Guard, included	None needed
Xfinity Mobile	"Potential Spam" labels on all plans; Call Guard app on Mobile Plus and Premium Unlimited plans	Call Guard comes with those higher plans

WHAT THIS DOES FOR YOU

Fewer calls, before they ever ring

Carrier blocking works upstream, before your phone even knows a call was coming. Pair it with your phone's own settings from Parts 2 and 3 and you've covered two layers in about ten minutes.

HEADS UP

Prices and plan names change

Carriers rename these services and adjust prices fairly often. The prices above were correct when I checked in November 2026. Before paying for an upgrade, check your carrier's app or call the number on your bill. And remember, you don't need the paid version to get the main protection.

SCAM ALERT

A "carrier" calling to sell you spam protection is a red flag

Scammers sometimes pretend to be Verizon or AT&T and offer to "upgrade your security" or "stop the robocalls" if you read them a code that was just texted to you. That code lets them take over your account. Never read a code to anyone who calls you. Hang up and call the number on your bill.

CHAPTER 15

Verizon Call Filter

Verizon's free service is called **Call Filter**. It's included for customers on standard monthly and prepaid plans with a compatible phone. Verizon now manages it through the **Verizon Protect** app, which comes preloaded on most Verizon Android phones.

Turn it on

1. Look for the **Verizon Protect** app on your phone. If it isn't there, search for it in the App Store or Google Play and install it. (It needs Android 10 or later, or iOS 16.6 or later.)
2. Open it and follow the setup screens.
3. On an iPhone, allow it when it sends you to **Settings > Apps > Phone > Call Blocking & Identification**.
4. Turn on the **Spam Filter** and pick which risk levels to block. If you leave the settings alone, Verizon sends spam calls to voicemail.

Handy extras in the free version

- **Allow numbers**: add a number that keeps getting wrongly flagged, so it always rings.
- **Neighborhood Filter**: sends calls that start with your own area code and first three digits (a favorite spoofing trick) to voicemail. Verizon warns it can catch real neighbors too, so save them as contacts.
- **Report spam**: tell Verizon about a number it missed.

Have a flip phone or basic phone?

Phones that can't run the app, including basic phones and Home Phone Connect, can still use Call Filter. Turn it on in **My Verizon** (the website or app) under your account's products and perks. A family member who helps with your account can do it for you.

GOOD TO KNOW

Deleting the app doesn't turn it off

Verizon notes that deleting the Verizon Protect app doesn't stop spam filtering. Calls keep being labeled or blocked until you turn the filter off or unsubscribe. That's usually what you want.

CHAPTER 16

AT&T ActiveArmor

AT&T includes **ActiveArmor** with every AT&T wireless plan. It blocks fraud calls and lets you decide what happens to spam calls. It's preloaded on many AT&T Android phones and free to download on an iPhone.

Turn it on

1. Find the **AT&T ActiveArmor** app, or download it from the App Store or Google Play. (It needs iOS 16.4 or later, or Android 10 or later.)
2. Open it and follow the setup screens to activate your free features.
3. On an iPhone, switch it on under **Settings > Apps > Phone > Call Blocking & Identification** when asked.
4. In the app's call settings, choose what happens to spam calls: allow them, block them, or send them to voicemail. Sending them to voicemail is a safe middle ground.

GOOD TO KNOW

What the $7.00 upgrade adds

ActiveArmor Advanced costs $7.00 a month and renews automatically. It adds caller ID and reverse number lookup, public Wi-Fi protection, safe browsing, credit and identity monitoring, and identity-theft insurance. It's a security bundle, not just call blocking. Many people never need it.

HEADS UP

AT&T's own caution

AT&T says ActiveArmor may not detect every threat and may occasionally block a call you wanted. You can adjust the settings in the app if a needed caller is being caught.

CHAPTER 17

T-Mobile Scam Shield

T-Mobile's free protection has two parts. **Scam ID** labels suspicious calls "Scam Likely" and is already on. **Scam Block** goes further and stops Scam Likely calls before they reach you. You have to turn Scam Block on.

Turn on Scam Block: the quickest way

1. Open your phone's keypad, the screen where you dial numbers.
2. Dial **#662#** and press call.
3. You'll get a confirmation. Scam Likely calls are now blocked.

Other ways to turn it on

- In the free **Scam Shield** app (for postpaid accounts).
- In the **T-Life** app or by signing in at T-Mobile.com.

TIP

Changed your mind?

T-Mobile's business support page lists **#632#** as the code to turn Scam Block off. If a call you needed got blocked, you can also add important numbers to an allowed list in the app.

GOOD TO KNOW

Prepaid customers

T-Mobile says the Scam Shield app needs a postpaid account, but prepaid customers can still dial #662# to turn on Scam Block.

CHAPTER 18

Spectrum, Xfinity and Other Carriers

Plenty of people in Northeast Ohio get cell service from their cable company or from a smaller company that rents space on a big network. Here's what I could confirm.

Spectrum Mobile

Spectrum includes **Call Guard** at no extra cost with Spectrum Mobile. Calls from known malicious numbers are blocked outright, and suspicious ones are labeled **Potential Spam**. Spectrum says there's nothing to install. You can adjust Call Guard and your allowed numbers in the **My Spectrum** app or at Spectrum.net.

Xfinity Mobile

Xfinity Mobile shows **Potential Spam** labels on suspicious calls. Customers on the **Mobile Plus** or **Premium Unlimited** plans also get the free **Xfinity Call Guard** app, which can block by risk level, block categories like telemarketers and surveys, and filter "neighborhood" spoofed numbers. Xfinity recommends starting with high and medium risk calls sent to voicemail.

Other carriers

- **Smaller and prepaid companies** (for example Consumer Cellular, Cricket, Visible, Straight Talk) run on one of the big networks. Some pass along that network's spam labels; others leave blocking to your phone. Ask them, or check their website.
- **Whatever your carrier**, the phone settings in Parts 2 and 3 work exactly the same.

TIP

One question to ask your carrier

Call the customer service number on your bill and ask: "Do you have free spam call blocking, and is it turned on for my line?" That one call often solves half the problem.

WHAT THIS DOES FOR YOU

Same protection, whoever sends the bill

You don't need to switch carriers to get a quieter phone. Between your carrier's labels, your phone's screening and your own habits, any of these companies can give you a calm phone.

PART 5

Call-Blocking Apps: Honest Costs and Privacy

Nomorobo, Robokiller, Hiya, Truecaller and friends. When a paid app is worth it, what it costs, and what you're letting it see.

CHAPTER 19

Do You Need a Paid Call-Blocking App?

Ads for call-blocking apps are everywhere, and some of them make it sound like your phone is defenseless without one. It isn't. For most people, the free tools in Parts 2, 3 and 4 do the job. An app is worth considering only if junk calls are still getting through after you've turned those on.

What these apps do

The FTC describes call-blocking apps as filters. The company behind the app uses call data and reports from users, the FTC and other sources to predict which calls are illegal or likely scams, then stops those calls, silences them, or sends them to voicemail. Many also let you block by area code, keep a personal block list, or report calls.

Some well-known names

App	What it's known for	Cost, roughly
Nomorobo	Blocks known robocallers; also has a home-phone service (Part 6)	Mobile plans are a yearly subscription; check the App Store
Robokiller	Blocks spam calls and texts	Subscription after a free trial
Hiya	Caller ID and spam labels	Free basic version; paid premium
Truecaller	Large caller ID database	Free version with ads; paid premium

HEADS UP

I'm not quoting exact app prices on purpose

When I checked in November 2026, prices for these apps differed between their websites, review sites and the App Store, and changed with promotions. The price that counts is the one shown in the App Store or Google Play on your own phone, right before you tap Subscribe. Write it down, and note the date the free trial ends.

Before you subscribe, ask yourself

1. Have I turned on my phone's own screening (iPhone: Screen Unknown Callers; Pixel: Call Screen; Samsung: Caller ID and spam protection)?
2. Have I turned on my carrier's free blocking?
3. Am I still getting several junk calls a day that actually ring?

4. Do I understand what the app will see (next chapter), and am I comfortable with that?
5. Do I know how to cancel the subscription if I don't like it?

TIP

How to cancel an app subscription

On an iPhone: **Settings** > tap your name > **Subscriptions**. On Android: open the **Google Play Store**, tap your profile picture and look for **Subscriptions**. Deleting an app does not cancel its subscription. You have to cancel it there.

WHAT THIS DOES FOR YOU

Money stays in your pocket

Knowing what's already free on your phone and from your carrier means you don't pay a yearly subscription for something you already have. If you do decide on an app, you'll choose it with your eyes open.

CHAPTER 20

What Call-Blocking Apps Can See

To block calls, an app needs some access to your calls. Some want much more: your contacts, your text messages, your call history. That can be fine, but you should know what you're agreeing to. The FTC points out that some apps access your contacts list and says the app's privacy policy should explain how it gets and uses your information.

iPhone versus Android

- **On an iPhone**, Apple keeps a tight leash. A blocking app can only label or block calls after you switch it on yourself in Settings (*Carrier and Call-Blocking Apps on iPhone* (Chapter 9)). It may still ask for your contacts or notifications, which you can decline.
- **On Android**, an app can ask to become your **caller ID and spam app**, or even your main phone app, and may ask for permission to read your call log, contacts and messages. Each permission is a separate yes or no.

Questions to ask before you say yes

1. Does it need my **contacts**? Ask yourself why. Many apps work without them. If it bothers you, choose "Don't Allow" or pick a different app.
2. Does it want to read my **text messages**? Only allow that if you specifically want it to filter texts.
3. Who makes it? Check the developer name in the App Store or Google Play. A well-known company with a long history is a safer bet.
4. What does the privacy policy say about selling or sharing data? It's usually linked on the app's store page.

GOOD TO KNOW

Built-in tools are already on your side

Your phone maker's features (*Screen Unknown Callers on iPhone* (Chapter 6), *Google's Caller ID & Spam Protection* (Chapter 10), *Call Screen on a Google Pixel* (Chapter 11)) don't need a new company to see your calls. Google says caller ID checks don't collect the numbers in your contact list, and that Call Screen runs on the phone itself. That's one more reason to start with what's built in.

SCAM ALERT

Fake "blocker" apps exist

Search results and ads sometimes lead to look-alike apps that charge a weekly fee or show nonstop ads. Read the reviews, check the developer, and be wary of any app that demands payment before it shows you what it does. And never install an app because a caller told you to.

FROM BILL

When in doubt, ask before you install

If you're weighing an app and the permissions screens are making your head spin, give me a call before you tap Allow. We can look at it together. My help is **$49 remote · $99 in your home**.

PART 6

Home Phones (Landlines)

The house phone often gets more robocalls than the cell phone, and has fewer built-in defenses. Here's how to find out what kind you have, and the three ways to quiet it.

CHAPTER 21

Which Kind of Home Phone Do You Have?

The right fix for a noisy home phone depends on how the phone service reaches your house. There are two main kinds, and they look exactly the same on the kitchen wall.

Type	How to tell
Internet-based (VoIP or "digital voice")	The phone plugs into a box from your cable or internet company. If you get phone service from Spectrum, Xfinity, Verizon Fios or another bundle, this is almost certainly you. The FTC says if you get your phone through a cable company or a phone/internet/TV bundle, you probably have this.
Traditional landline (copper)	The phone plugs into a wall jack wired by the old phone company, with no internet box involved. Fewer homes have this each year.

Find out for sure

1. Look at your phone bill. If the home phone is on the same bill as your internet or TV, it's almost certainly internet-based.
2. Follow the phone's cord. If it plugs into a modem or a box with blinking lights, it's internet-based.
3. Still not sure? Call the company on your bill and ask, "Is my home phone digital voice or a copper line?"

WHAT THIS DOES FOR YOU

Knowing your type saves you money

Internet-based home phones usually come with free spam blocking from the provider, and can use services like Nomorobo. Copper lines usually can't, so a call-blocking phone or box is the better buy. Five minutes of checking keeps you from paying for the wrong thing.

GOOD TO KNOW

Caller ID matters for home phones

Most blocking for home phones depends on knowing who's calling. VTech, for example, says its Smart Call Blocker phones need a caller ID subscription. If your bill doesn't show caller ID, ask your provider to add it before you buy a blocker.

CHAPTER 22

Blocking Through Your Home Phone Company

If your home phone is internet-based, start with what your provider already includes. Two big cable companies build blocking right into the service.

Spectrum Voice: Call Guard

Spectrum includes **Call Guard** with Spectrum Voice at no extra cost. It blocks known robocallers automatically and shows **Spam Risk** on caller ID for suspicious calls. Spectrum says new residential Voice customers are set to the highest protection level by default. You can change the level and block numbers in the **My Spectrum** app or at Spectrum.net.

Xfinity Voice: Spam Blocker

Xfinity includes **Spam Blocker** with Xfinity Voice, no installation needed. By default it **blocks** high-risk calls, sends medium-risk calls to **voicemail**, and asks low-risk callers to type a two-digit code before your phone rings, which stops most robocalls. You can't turn it off, but you can set every risk level to ring through if it's catching calls you want.

Nomorobo for internet-based home phones

For years, Nomorobo protected many internet-based home phones for free. That changed: Nomorobo says its free landline service **ended on January 1, 2026**, and it is now a direct subscription of **$39.99 a year per line**. It works by a feature called **Simultaneous Ring**: your phone and Nomorobo ring at the same moment, and if the caller is a known robocaller, Nomorobo answers and hangs up after the first ring. Real callers keep ringing normally.

1. Check with your provider that your line supports **Simultaneous Ring**. Most digital voice services do; traditional copper lines generally don't.
2. Go to **nomorobo.com** (type it yourself), create an account, choose **Internet / VoIP landline** and pick your phone company.
3. Follow the on-screen steps to add Nomorobo's number to your Simultaneous Ring settings in your phone company's online account.
4. Make the test call from your Nomorobo dashboard to confirm it's working.

HEADS UP

If you had Nomorobo before

If you set up Nomorobo on your home phone years ago, it stopped protecting you on January 1, 2026, even though nothing on your phone changed. Nomorobo says the old setup may still be in place, so turning it back on can be quick, but it now costs $39.99 a year. If your provider already includes blocking (like Spectrum Call Guard or Xfinity Spam Blocker), you may not need it at all.

SCAM ALERT

Nobody needs to call you to set up blocking

If a caller offers to "put you on the Do Not Call list" or "activate your robocall protection" for a fee or your card number, it's a scam. You set these up yourself, on websites you type in yourself, or by calling the number on your bill.

CHAPTER 23

Call-Blocking Phones and Blocker Boxes

If your home phone is a traditional copper line, or your provider's blocking isn't enough, the fix can be the phone itself. The FTC suggests a **call-blocking device** for traditional landlines: usually a small box that attaches to your phone, or a cordless phone with blocking built in.

Two approaches you'll see

- **Block lists.** The phone or box comes with a built-in list of known robocall numbers, and a button lets you add a pest to the list with one press. Panasonic's call-blocking phones work this way; some models come with thousands of numbers already blocked.
- **Screening.** The phone answers callers who aren't on your lists and asks them to press a key, or to say their name and press pound, before it rings. Robots can't do that. VTech's Smart Call Blocker phones work this way. Your saved contacts and an "allow list" ring straight through.

Setting one up

1. Make sure you have caller ID service on your home line.
2. Plug the new phone's base into the wall jack (or your provider's box) and power, just like any cordless phone.
3. Enter the names and numbers of family, friends, doctors and the pharmacy into the phone's **phonebook** or **allow list**. This is the most important step: it's what lets real people ring through.
4. Turn on the blocking or screening feature, following the quick-start guide in the box. (VTech says its Smart Call Blocker lets every call ring until you change the settings.)
5. When a pest gets through, press the phone's **call block** button to add them.

WHAT THIS DOES FOR YOU

A house phone you can answer again

With a screening phone, the robocalls simply stop ringing. When the phone does ring, it's someone who could press a button or say their name, which almost always means a real person.

TIP

Look for big buttons and a loud ringer too

If you're buying a new home phone anyway, several call-blocking models also come in amplified, big-button versions. If hearing or eyesight is part of the picture, that's worth combining in one purchase.

HEADS UP

Screening can confuse some legitimate robocalls

Pharmacy refill reminders and appointment reminders are robots too, and they can't press a key. Add those numbers to your allow list once you know them, or check your answering machine regularly.

PART 7

Do Not Call, Your Rights and Reporting

The National Do Not Call Registry, what it can and can't do, which calls are legal, and where to report the ones that aren't, including here in Ohio.

CHAPTER 24

The National Do Not Call Registry

The **National Do Not Call Registry** is a free list, run by the FTC, that tells honest telemarketers which numbers they may not call. It's for both home phones and cell phones. It won't stop scammers, but it cuts down on legal sales calls, which makes the illegal ones easier to spot.

Add your number

Online

1. Type **donotcall.gov** into your web browser yourself.
2. Choose the option to register, and enter up to three phone numbers and your email address.
3. Open the email the FTC sends you and click the link inside **within 72 hours**. Your registration isn't finished until you do.

By phone

1. From the phone you want to register, call **1-888-382-1222** (TTY: 1-866-290-4236).
2. Follow the recorded instructions. You have to call from each number you want to add.

What to expect

- **It's free.** Always. Nobody can charge you to register.
- Your number shows up on the Registry the next day, but it can take **up to 31 days** for sales calls to stop.
- **It never expires.** Your number stays on unless it's disconnected and reassigned, or you ask to remove it.
- You can check whether a number is already registered at donotcall.gov or by calling 1-888-382-1222 from that phone.
- If you live in a senior community where phone numbers are hidden, the FTC says to register online instead of by phone.

SCAM ALERT

"I can put you on the Do Not Call list"

The FTC warns about this exact call. If someone offers to register you, for free or for a fee, say no and hang up. Registering is free and easy to do yourself, and the caller is probably fishing for your information.

WHAT THIS DOES FOR YOU

The honest callers go quiet, and the dishonest ones stand out

Once you're registered, a company you've never done business with that calls to sell you something is breaking the rules. That makes your decision simple: it's not worth your time, and it may well be a scam.

CHAPTER 25

Which Calls Are Allowed, and Which Aren't

Knowing the basic rules helps you tell at a glance whether a caller is playing fair. Here's the short version, from the FTC.

Even if you're on the Registry, these can still call

- Political calls, charities, debt collectors, surveys and purely informational calls, as long as they don't slip in a sales pitch.
- Companies you've **recently done business with**, or that you gave **written permission** to call. But if you tell them to stop, they have to stop. Write down the date you asked.

Telemarketers must follow these rules

- No calls before **8 a.m.** or after **9 p.m.** your local time.
- They must tell you right away who they're calling for, and that it's a sales call.
- They must send their phone number (and, if possible, name) to your caller ID.
- They can't ask you to pay by cash wire transfer, by reading the PIN off a reload card, or by giving bank details for a check you never see or sign.

Sales robocalls need your written permission

A recorded sales call is illegal unless the company has your **written** permission to call you that way, whether or not you're on the Registry. If a recording is selling something you never signed up for, the FTC's advice is: hang up, don't press any buttons, and report it.

TIP

"Please put me on your do-not-call list"

With a real company's live salesperson, those words work. They're required to honor them. Note the company name and date. With a robocall or a scammer, don't bother asking; just hang up.

HEADS UP

Watch for "consent" in the fine print

Entering contests, requesting quotes online or filling out "free" offers can include fine print that agrees to calls. Before you give your phone number on a form, look for a checkbox or line about calls and texts, and leave it unchecked.

CHAPTER 26

Reporting Unwanted Calls

Reporting won't stop the next call by itself, and nobody will call you back about it. But it matters. The FTC releases the numbers people report every business day to phone companies and others building call-blocking tools, and uses reports to track down illegal callers. Your report makes everyone's blockers a little smarter.

Where to report

If it was...	Report it to
Just an unwanted call (no money lost)	The FTC's quick form at **donotcall.gov**.
You lost money, or have details about the scammer	**ReportFraud.ftc.gov**.
Spoofed numbers, or problems with calls being blocked or mislabeled	The FCC at **fcc.gov/complaints**, or 1-888-CALL-FCC (1-888-225-5322). Choose unwanted calls.
Here in Ohio	The Ohio Attorney General's office at **ohioprotects.org/robo**, or 1-800-282-0515.

What to write down

1. Your phone number (the one that got the call).
2. The number that showed on caller ID, even if you think it was faked.
3. Any number they told you to call back.
4. The date and time, and a sentence about what they said or wanted.

HEADS UP

Scammers spoof the agencies too

The FCC has warned that scammers have spoofed its own consumer phone number. Report by going to these websites or calling these numbers yourself. The FTC and FCC won't call you out of the blue asking for money or personal information.

TIP

Report from your phone, too

Reporting inside your phone helps your own blocking. On an Android phone, tap the call and choose **Block or Report spam**. Carrier apps like Verizon Protect have a report button as well.

WHAT THIS DOES FOR YOU

Two minutes that help your neighbors

Every report adds to the lists that carriers and phone makers use to warn people. When you report that "Medicare benefits" robocall, you make it a little less likely to reach the next person.

PART 8

Tricks to Know and Voicemail Hygiene

The one-ring call, "press 1 to be removed," "can you hear me?" and the voicemail tricks. Know them, and they lose their power. Plus what to do if a call gets through.

CHAPTER 27

The One-Ring Trick

Your phone rings once and stops. Or it rings at odd hours, again and again, always hanging up before you can answer. The caller is hoping you'll be curious, or worried, and **call back**.

Why calling back costs you

The FCC explains that many of these numbers are international, even though their first three digits look like an ordinary U.S. area code. For example, **809** reaches the Dominican Republic and **649** reaches Turks and Caicos. If you call back, international calling charges can land on your bill, and the scammer may get a share.

What to do

1. Don't answer or call back numbers you don't recognize.
2. If you think it might be someone you know, check the area code first. If you're not sure where it is, look it up before dialing.
3. If you never make international calls, ask your phone company to **block outgoing international calls** on your line.
4. If a charge shows up on your bill from one of these calls, contact your phone company first. If that doesn't fix it, you can file a free complaint with the FCC.

SCAM ALERT

A real emergency leaves a message

A worried family member or a hospital won't ring once and hang up. They'll let it ring, leave a voicemail, or text you. A single ring from a strange number is bait, not an emergency.

TIP

Your blockers help here too

The FCC allows phone companies to block calls they identify as likely one-ring scams. That's another reason to make sure your carrier's free protection from Part 4 is switched on.

CHAPTER 28

"Press 1," "Can You Hear Me?" and Other Traps

Most junk calls try to get you to do one small thing: press a key, say a word, or stay on the line. Each small thing helps them. Here are the common ones.

If you hear...	What's going on
"Press 1 to speak to a representative" or "Press 2 to be removed from our list"	Pressing anything tells them a real person answered. The FTC says it might lead to more calls. Just hang up.
"Can you hear me?"	They hope you'll say "Yes." The FCC warns a recorded "yes" could be used to pretend you agreed to charges. Don't answer yes-or-no questions from strangers; hang up.
"Is this [your name]?"	Same trick, and it confirms your name goes with your number. Try "Who's calling?" or just hang up.
A recording that says your account, benefits or warranty will be "canceled" or "suspended"	Manufactured urgency. Real companies send letters and don't threaten you by robocall.
A friendly live voice that asks you to "confirm" your date of birth, Medicare number or a code	Never confirm anything to a caller you didn't call. Hang up and call the real number yourself.

SCAM ALERT

Never read a code from a text to a caller

If someone calls and says, "I just sent you a code, read it back to me to verify you," it's a scam every time. That code is the key to your account, bank or email. Your bank, your phone company and Medicare will never ask you for it.

FROM BILL

Hanging up is always allowed

You don't owe a robocall a goodbye, and you don't owe a pushy stranger an explanation. Hanging up mid-sentence is perfectly polite in this situation. A real business will understand, and you can always call them back on a number you trust.

For the bigger picture on phone scams, like the fake grandchild, the bank "fraud department" and the government impostor, see Bill's Spotting & Avoiding Scams guide. It goes into each

one in detail.

CHAPTER 29

Voicemail Hygiene

This guide keeps telling you to let calls go to voicemail, so let's make sure your voicemail is working for you, not for a scammer. A few minutes of tidying makes a real difference.

Set a real voicemail password

The FCC warns that hackers can guess easy voicemail passwords like 1234, then use your voicemail to accept collect-call charges or forward calls to expensive international numbers. Their advice:

1. Change any **default** voicemail password your phone company gave you.
2. Use **six digits or more**, and avoid easy guesses: your birthday, address, phone number, repeated digits (111111) or runs (123456).
3. Turn off call forwarding and other voicemail features you don't use.
4. If you never call overseas, consider asking your carrier to block international calls.

> **TIP**
>
> **How to change it**
>
> On most cell phones you can change your voicemail password in the phone's settings or by calling your own voicemail and choosing the options menu. If you can't find it, call your carrier at the number on your bill. They can reset it and walk you through it.

A greeting that says enough, and no more

- Keep it simple: "You've reached this number. Please leave your name, number and a message."
- You don't need to say your full name, address or when you'll be away.
- Make sure your mailbox isn't full. A full mailbox means real callers can't leave a message, which undoes the whole "let it go to voicemail" plan.

Treat voicemails with the same care as calls

- A voicemail about "legal action," "your Social Security number" or "a warrant" is a scam. Don't call back.
- A voicemail from your "bank" or "pharmacy" might be real. Call back on the number on your card, bottle or statement, not the one in the message.

- Transcribed voicemails (the text version your phone shows you) make it easy to read and delete junk without listening.

WHAT THIS DOES FOR YOU

Voicemail becomes your receptionist

With a solid password and a clear greeting, your voicemail does what a good receptionist does: takes messages from real people, gives nothing away, and lets you decide who to call back.

CHAPTER 30

When a Scam Call Gets Through

Even with every setting on, now and then a scam call will ring and you'll pick up. That's normal. What matters is what you do next, and the answer is short.

During the call

1. If it's a recording, hang up. Don't press anything.
2. If it's a person who wants money, a code, a password, remote access to your computer or personal details, hang up. You don't need a reason.
3. If you're worried it might be real, look up the organization's number yourself (your card, statement or official website) and call that.

If you already gave something away

If you gave them...	Do this now
A card or bank number, or you paid	Call your bank or card company right away, using the number on the back of the card.
A code that was texted to you	Call the company the code came from (bank, phone company, email provider) and change your password.
Your Social Security or Medicare number	Consider a credit freeze, and report it at IdentityTheft.gov.
You let them onto your computer	Shut the computer off and get help before using it for banking again.

STAY SAFE

Act quickly, and without shame

Scammers are professionals. Getting caught by one says nothing about your intelligence. The faster you call your bank or card company, the better your chances of stopping the money. Then tell someone you trust. Scams lose their power the moment you talk about them.

FROM BILL

Call me if a call has you rattled

If a call got through and you're not sure what you shared, call me at **(330) 200-8042**. If I'm with another client, Sophie, my AI receptionist, will take your details so I can call you back. We'll figure out what needs doing, step by step. My help is **$49 remote · $99 in your home**.

CHAPTER 31

Helping a Parent Tame the Phone

If you're reading this for a mother, father or neighbor who's drowning in robocalls, here's a short plan you can do together in one visit. Do it with them, not for them, so they know what changed and why.

1. Sit down together and save their important people as contacts: family, doctors, pharmacy, bank, church, the people who help around the house.
2. Turn on their carrier's free spam protection (Part 4). Note which carrier they have.
3. Turn on their phone's screening: Ask Reason for Calling on an iPhone (*Screen Unknown Callers on iPhone* (Chapter 6)), Call Screen on a Pixel (*Call Screen on a Google Pixel* (Chapter 11)) or spam protection on a Samsung (*Samsung Galaxy: Smart Call and Blocking* (Chapter 12)).
4. Register their cell and home numbers at donotcall.gov (*The National Do Not Call Registry* (Chapter 24)).
5. Check their voicemail: a real password, a simple greeting, and a mailbox that isn't full (*Voicemail Hygiene* (Chapter 29)).
6. If they have a home phone that rings constantly, look at their provider's blocking or a call-blocking phone (Part 6).
7. Write the three golden rules on a card by the phone: **Don't answer strangers. Don't press buttons. Hang up and call back on a number you know.**

WHAT THIS DOES FOR YOU

Peace of mind for both of you

A quieter phone means fewer chances for a scammer to reach someone you love, and fewer worried calls for you. And because you did it together, they'll understand the new screens instead of feeling something was taken away.

HEADS UP

Don't silence the people they rely on

Before switching on strict settings like Silence or Block unknown numbers, think about who calls them from new numbers: home health aides, hospital discharge planners, the pharmacy's automated line. Save those numbers, or choose screening instead of silencing.

TIP

Agree on a family code word

Scammers can fake a grandchild's voice now. Agree on a family code word that a real relative in trouble would know. If a caller can't give it, hang up and call that relative directly.

PART 9

When to Call Bill & Your Cheat-Sheet

When it makes sense to get a hand with all this, and a one-page cheat-sheet of the settings, numbers and rules to keep by the phone.

CHAPTER 32

When to Call Bill

Everything in this guide is something you can do yourself, at your own pace. But menus move, carriers rename things, and sometimes it's just nicer to have someone sit beside you. Here's when I'd suggest picking up the phone.

Give me a call when

- **You'd like everything set up in one go**: contacts saved, carrier blocking on, call screening chosen, Do Not Call registered, voicemail tidied.
- **Junk calls are still getting through** after you've tried the free tools, and you want a second opinion on what's left.
- **Your home phone rings all day** and you're not sure whether you need your provider's blocking, Nomorobo, or a new call-blocking phone.
- **A wanted caller keeps getting blocked**, like a doctor's office or a family member, and you can't find why.
- **A call got through and you shared something**, like a code, a card number or access to your computer.
- **You're helping a parent** and want to do it together, in person or over a video call.

FROM BILL

How I like to help

I'm Bill, and I've spent 30+ years helping people feel at home with their technology, right here in Portage County, Ohio. I don't rush, and there's no such thing as a silly question. A typical "quiet phone" setup covers your cell phone, your carrier's protection and your home phone in one sitting. My help is **$49 remote · $99 in your home**. Call **(330) 200-8042** or book at **billshometech.com/book**. If I'm with another client, Sophie, my AI receptionist, will answer and make sure I get back to you.

STAY SAFE

If money or a code was involved, don't wait for me

If you think a scammer got a card number, bank details or a code, call your bank or card company first, using the number on your card. Then call me. Speed matters most with money.

Thank you for reading. A phone that rings mostly for people you love is a fine thing to have, and you now know how to get there. Take it one setting at a time.

— Bill

CHAPTER 33

Your Quiet-Phone Cheat-Sheet

Keep a copy of this by the phone. One glance is all you need.

The three golden rules

- **Don't answer numbers you don't know.** Let them go to voicemail.
- **Don't press buttons or say "yes"** to a robocall or a stranger. Just hang up.
- **Hang up and call back** on a number you look up yourself: your card, your bill, the official website.

Settings to switch on

Your phone or carrier	Where to go
iPhone	Settings > Apps > Phone > Screen Unknown Callers > Ask Reason for Calling (or Silence). Also Call Filtering > Spam.
Google Pixel	Phone app > More > Settings > Spam and Call Screen > Call Screen.
Other Android with Google's Phone app	Phone app > More > Settings > Caller ID and spam > Filter spam calls.
Samsung Galaxy	Phone app > More options > Settings > Caller ID and spam protection > Block spam and scam calls.
Verizon	Verizon Protect app > Spam Filter (free Call Filter).
AT&T	AT&T ActiveArmor app (free).
T-Mobile	Dial #662# to turn on Scam Block.
Spectrum or Xfinity	Call Guard / Spam Blocker are included. Adjust in the My Spectrum or Xfinity apps.

Numbers and websites

- **Do Not Call Registry:** donotcall.gov or 1-888-382-1222 (call from the phone you're registering). Free, never expires.
- **Report an unwanted call:** donotcall.gov. **Lost money:** ReportFraud.ftc.gov.
- **FCC complaints:** fcc.gov/complaints or 1-888-225-5322.
- **Ohio Attorney General (robocalls):** ohioprotects.org/robo or 1-800-282-0515.
- **Bill's Home Tech:** (330) 200-8042 · billshometech.com/book

Tricks that are ALWAYS a reason to hang up

If you get...	Do this
One ring, then nothing	Don't call back. It may be an expensive international number.
"Press 1 to be removed"	Pressing confirms you're real. Hang up.
"Can you hear me?"	Don't say yes. Hang up.
"Read me the code we just texted you"	Always a scam.
"I can put you on the Do Not Call list"	It's free to do yourself. Hang up.
Caller ID shows your bank or the government	Caller ID can be faked. Call the real number yourself.

WHAT THIS DOES FOR YOU

You're in charge of your phone again

With a few settings on and these rules in your pocket, your phone works for you. Strangers wait in voicemail, robocalls go nowhere, and the calls that ring are the ones you want.

Bill's Home Tech · Complete Manuals Series · (330) 200-8042 · billshometech.com · Portage County, Ohio