BILL'S HOME TECH
Home & Small Business Tech Solutions

BILL'S COMPLETE MANUALS

T-Mobile

The T-Life app, your bill, T-Mix plans, Scam Shield and number protection — explained in plain English, one step at a time

A plain-English guide for T-Mobile customers and their families

Take your time — you can't break it

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For T-Mobile phone customers · facts current November 2026

What's Inside

This is your T-Mobile guide. It covers the T-Life app, paying and reading your bill, the new T-Mix plans and the older plans many people are still on, the 55+ plans, locking your number against thieves, Scam Shield for spam calls, phones, trade-ins and eSIM, traveling, outages, and canceling. Read it in any order and at your own pace. T-Mobile changes plans and fees often, so every price here is marked "as of November 2026"; always check the current figure in the T-Life app before you change anything.

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PART 1

Getting Started

A friendly hello, a plain-English picture of how T-Mobile service works in November 2026, and how to get into the T-Life app.

CHAPTER 1

A Note from Bill

Hello, and welcome. If you have T-Mobile service, you've probably noticed that things keep changing: a new app, new plan names, a fee on the bill that seems to creep up. You're not imagining it. In 2026 alone T-Mobile retired its old app, launched two new sets of plans and raised one of its fees twice.

I'm Bill. I've spent more than 30 years working with technology, and these days I help families here in Portage County, Ohio, feel at home with theirs. I wrote this guide the way I'd explain things at your kitchen table: slowly, in plain English, and with no sales pitch. I don't work for T-Mobile and I don't earn anything from any plan or phone you choose.

What this guide will help you do

- Get the **T-Life** app, sign in, and find your bill, your lines and your settings.
- Set up AutoPay the right way, so you actually get the discount.
- Read your bill line by line, including the fee that isn't a tax.
- Understand the new **T-Mix** plans, and decide whether to stay on the plan you already have.
- Find out whether a 55+ plan could save you money.
- Lock your phone number against thieves with free protections most people never turn on.
- Cut down spam calls with Scam Shield, and spot the scams that pretend to be T-Mobile.
- Make sense of phone payments, trade-ins, eSIM and Protection<360> before you sign anything.
- Use your phone on a trip, ask for a credit after an outage, and leave cleanly if you ever decide to.

WHAT THIS DOES FOR YOU

What this does for you

Most people never look closely at their phone bill or their account's security settings. One quiet afternoon with this guide can mean a safer phone number, fewer junk calls and a plan that fits the way you really use your phone.

You can't break it

Looking around the T-Life app is completely safe. Nothing changes on your account until you confirm it on a final screen, and the app shows you the price before you agree. So tap around, read, and back out whenever you like.

If you're looking for help with T-Mobile **Home Internet**, that has its own guide, *T-Mobile & Verizon 5G Home Internet*. If you're on **Metro by T-Mobile** or **Mint Mobile**, which run on T-Mobile's network but are separate companies with their own plans, see the guide *Prepaid & Budget Carriers*. This guide is about regular T-Mobile phone service.

And if anything here feels like too much, call me at **(330) 200-8042**. We'll go through it together, one step at a time.

— Bill

CHAPTER 2

How T-Mobile Service Works Today

Before we open the app, it helps to know a few words T-Mobile uses, and how its plans fit together as of November 2026.

A few words worth knowing

Word	What it means
Line	One phone number on your account. Two phones means two lines. A watch or tablet with its own service is also a line.
Primary Account Holder	The person whose name is on the account. Some jobs, like creating a number transfer PIN or removing certain protections, can only be done by this person.
Postpaid	You use the service, then get a bill each month. This guide is mostly about postpaid accounts.
Prepaid	You pay before the month starts. T-Mobile Prepaid has its own plans and some different menus.
Plan	What you pay each month for calling, texting and data on each line.
Pick	A perk you choose on the new T-Mix plans, such as a streaming service. See Chapter 10.
EIP	Equipment Installment Plan: paying for a phone in monthly payments on your T-Mobile bill.
T-Life	T-Mobile's app for managing your account. It replaced the old T-Mobile app.

The plans T-Mobile sells now

On **November 5, 2026**, T-Mobile started selling a new family of plans called **T-Mix**, in three levels: **Standard**, **More** and **Loaded**. Each comes with a number of **Picks**, perks you choose yourself. Chapter 9 explains the plans and Chapter 10 explains Picks.

Just three months earlier, in August 2026, T-Mobile had launched updated versions of its **Essentials** and **Experience** plans (Essentials 2.0, Experience More 2.0 and Experience Beyond 2.0). Millions of people are on those, or on older plans with names like **Go5G** or **Magenta**. T-Mobile says existing customers can keep the plan they have. Chapter 11 is for you if that's your situation.

GOOD TO KNOW

The name on your plan

To see exactly which plan each of your lines is on, look in the T-Life app or on your bill. Write it down in the cheat-sheet at the end of this guide (Chapter 28). You'll want it any time you talk with T-Mobile or compare offers, because what you can keep, and what a change would cost, depends on it.

Where your money goes each month

A typical T-Mobile bill has four kinds of charges: the plan itself, any add-ons, any phone payments, and taxes, government fees and T-Mobile's own fees. Chapter 7 walks through each one.

CHAPTER 3

Getting the T-Life App & Signing In

T-Life is T-Mobile's free app, and it's now the one place to manage your account: paying the bill, changing plans, claiming T-Mobile Tuesdays deals, turning on security settings and controlling Scam Shield. You can also do most of these jobs on the website at t-mobile.com.

The old T-Mobile app is gone

T-Life started in January 2024 as the new name for the T-Mobile Tuesdays rewards app. T-Mobile then folded its other apps into it and has now shut down the old **T-Mobile** app for good. The old app doesn't turn into T-Life by itself. You have to install T-Life separately, then delete the old app.

Getting the app

1. On an iPhone, open the **App Store**. On an Android phone, open the **Google Play Store**.
2. Search for **T-Life**.
3. Check that the app is published by **T-Mobile** before you install it. Copycat apps exist.
4. Tap **Get** (iPhone) or **Install** (Android) and wait for it to finish.
5. Open T-Life and follow the sign-in screens.
6. If you still have the old blue-and-pink **T-Mobile** app, delete it: press and hold its icon, then choose **Remove App** (iPhone) or **Uninstall** (Android).

STAY SAFE

Get it from the store, never from a link

Only install T-Life from the App Store or Google Play. Don't install anything from a link in a text message or email that says it's "the new T-Mobile app," even if it looks official.

Signing in

You sign in with your T-Mobile ID, usually your mobile number or email address plus a password. When you're signing in on a new phone, T-Mobile will often send a one-time code by text to confirm it's really you. If you've forgotten your password, the sign-in screen has a link to reset it.

SCAM ALERT

That sign-in code is only for you

A one-time code from T-Mobile is like the key to your account. If anyone calls or texts asking you to read a code back to them, even someone who says they're from T-Mobile, it's a scam. Hang up. A thief with that code can move your number to their own phone (Chapter 15).

CHAPTER 4

Finding Your Way Around T-Life

T-Mobile updates the look of T-Life often, so your screens may not match anyone else's exactly. The main areas stay the same, and they're reached from a row of tabs along the bottom of the screen.

The main areas

- **Home** — a summary of your account, your balance and any alerts.
- **Account** — your bill, payments, AutoPay, each line's plan and add-ons, and the gear icon for settings and permissions. On older versions of the app this tab was called **Manage**.
- **Benefits** (or **Tuesdays**) — T-Mobile Tuesdays deals and your plan's perks.
- **Shop** — new phones, upgrades, trade-ins and new lines.
- **Help** or **Support** — help articles, chat and ways to contact T-Mobile.

T-Mobile's own help pages send you to plan add-ons through the **Account** tab, and to account settings through the gear icon on that tab. If a label in your app is a little different, look for the closest match.

TIP

Use the search

Lost? T-Life has a search and a help area. Typing a plain word like "AutoPay" or "PIN" usually takes you straight to the right screen.

Checking how much data you've used

On an unlimited plan you won't be charged extra for using lots of data, but it's handy to see who's using what. In the **Account** tab, choose a line and look for **usage**. You'll see data, talk and text for the current bill cycle.

GOOD TO KNOW

"Premium" data and slower data

Every T-Mobile unlimited plan lets you keep using data all month. What differs is how much is **premium** data. Past that amount, your phone may be slowed when the network is busy. Chapter 9 has the details for each plan.

FROM BILL

Want a guided tour?

If you'd like someone beside you the first time you find your way around T-Life, that's exactly the kind of thing I help with. Chapter 27 explains how.

PART 2

Paying & Understanding Your Bill

Paying the bill, getting the AutoPay discount, reading each section of the bill, and the fees that aren't taxes.

CHAPTER 5

Paying Your Bill

You can pay your T-Mobile bill in the T-Life app, on t-mobile.com, by phone or in a T-Mobile store. The app is usually quickest.

Paying in the T-Life app

1. Open **T-Life** and sign in.
2. Tap the **Account** tab (on older versions, **Manage**). Your balance and due date are near the top.
3. Tap the option to **pay** your bill.
4. Choose how much to pay (usually the full balance) and the payment method: a bank account, debit card or credit card.
5. Review the amount and date, then confirm. Wait for the confirmation screen before you close the app.

TIP

Keep the confirmation

Take a screenshot of the confirmation screen, or write the confirmation number in a notebook. If a payment ever goes missing, it's the quickest way to sort it out.

If a payment fails or you're running late

If a payment doesn't go through, the app will usually show an alert and your balance will stay due. Try again with a different payment method, or call T-Mobile (Chapter 26). If you know you'll be late, call before the due date. T-Mobile can sometimes set up a payment arrangement so your service isn't interrupted.

SCAM ALERT

T-Mobile won't ask you to pay with gift cards

A call or text that says your service will be cut off in an hour unless you pay with gift cards, a payment app or cryptocurrency is a scam. Real bills are paid in T-Life, on t-mobile.com, by phone with T-Mobile or in a store. Hang up and check your balance in the app yourself.

CHAPTER 6

AutoPay & the Discount

AutoPay pays your bill automatically every month. T-Mobile gives a discount for it, and the prices T-Mobile advertises assume you have it. Without AutoPay, each line costs more.

The discount rules, as of November 2026

- T-Mobile's AutoPay page lists the discount as **$5.00 per line per month**, for up to 8 lines ($40 a month).
- To get it, AutoPay must use a **debit card or bank account**. The T-Mobile Visa credit card also qualifies.
- Other **credit cards** no longer earn the discount. That rule took effect in 2025. You can still pay by credit card; you just won't get the discount.
- Digital wallets such as Apple Pay or Google Pay don't qualify for the discount either.

HEADS UP

The quiet way people lose the discount

If your AutoPay is set to a credit card from years ago, you may have lost the discount without noticing. Look at your bill for an AutoPay discount line. If it's missing, switch AutoPay to your bank account or debit card. On a two-line account that's $10 a month back.

Turning on AutoPay

1. In **T-Life**, tap the **Account** tab.
2. Look for **AutoPay** near your bill and tap it.
3. Choose to add a **bank account** (you'll need the routing and account numbers from a check) or a **debit card**.
4. Read the screen that shows when payments will be taken, then confirm.
5. Check your next bill. AutoPay and its discount usually show up within a bill cycle or two.

WHAT THIS DOES FOR YOU

What this does for you

No late fees, no remembering, and money back every month. If you worry about the bank balance, pick a payment date a few days after your Social Security or pension deposit.

GOOD TO KNOW

Leaving T-Mobile? Watch AutoPay

If you ever cancel, AutoPay can still take the final bill. That's usually fine, but check the amount first. Chapter 25 explains the final bill.

CHAPTER 7

Reading Your T-Mobile Bill

Your bill is easier to read than it looks. You can see it in the **Account** tab of T-Life, where there's usually a summary and a link to the full bill (often a PDF you can save or print).

The sections, in plain English

Section	What it shows
Summary	The total due, the due date and whether AutoPay is on.
Plans	The monthly charge for your plan, often split per line.
Equipment	Phone payments (EIP). Each phone shows the monthly payment and how many are left.
Services or add-ons	Extras like Protection<360> (Chapter 21), Scam Shield Premium or a satellite add-on.
One-time charges	Things that happened once this month: a new line, a plan change partway through the month, an international call.
Credits	Discounts: AutoPay, phone promotions spread over months, and any courtesy credits.
Taxes & fees	Government taxes and fees, plus T-Mobile's own fees (Chapter 8).

Why this month's bill is higher

- **Partial-month charges.** Change your plan or add a line partway through a cycle and you'll see a prorated (part-month) charge, sometimes for two months on one bill.
- **A promotion ended.** A bill credit for a phone stops when the promotion's months run out, or if you paid the phone off early.
- **A fee went up.** T-Mobile raised its Regulatory Programs & Telco Recovery Fee twice in 2026 (Chapter 8).
- **AutoPay changed.** If a card expired or you switched to a credit card, the discount stops.
- **Travel.** Calls made abroad and some data passes are charged separately (Chapter 23).

TIP

Compare it with last month

Open this month's bill and last month's side by side and compare them section by section. The difference almost always shows up in one section, which tells you what to ask about.

CHAPTER 8

Taxes, Fees & the Telco Recovery Fee

This is the part of the bill that annoys people most, and for good reason. Some lines here are real government taxes. One of the biggest is not.

Are taxes and fees included in my price?

On the new **T-Mix** plans and the **Essentials** and **Experience** plans, **no**. T-Mobile advertises those prices "plus taxes and fees." Some older plans, such as Go5G Next and many Magenta plans, were sold with taxes and fees included in the price. If you're on one of those, that's a real reason to think twice before switching.

The Regulatory Programs & Telco Recovery Fee

This is a charge T-Mobile sets itself to recover its own costs. It is **not a government tax**, and T-Mobile's price guarantees don't cover it, so it can go up even if your plan price is locked.

Kind of line	Fee as of November 2026
Each phone (voice) line	**$5.49** a month, from October 12, 2026 (it was $4.49 earlier in 2026, and $3.99 before that)
Each mobile internet line (tablet, hotspot)	**$2.60** a month, from October 12, 2026

Real taxes and government fees

The rest of this section is made up of state and local sales taxes, 911 fees, and the Federal Universal Service charge. These depend on where you live, so two neighbors on the same plan in different towns can pay slightly different totals.

GOOD TO KNOW

Why it matters when you compare

When you compare T-Mobile with another company, compare the **total** you'd pay, including taxes and fees, not the advertised price. A $55 plan can easily be $65 or more on the bill.

FROM BILL

A Bill Check-Up

Looking at phone and internet bills side by side is something I do often for folks. Chapter 27 describes the Phone & Internet Bill Check-Up.

PART 3

Plans, Picks & Lines

The new T-Mix plans and their Picks, what to do if you're on an older plan, the 55+ plans, and adding a line for someone in the family.

CHAPTER 9

T-Mix: Standard, More & Loaded

T-Mix is the family of plans T-Mobile sells to new customers as of November 2026. All three levels have unlimited talk, text and data. They differ in how much premium data you get, how many Picks come with the plan, and what you get when you travel.

The three levels, as of November 2026

Plan	One line, with AutoPay	Picks	Premium data
T-Mix Standard	$55 a month	1	50GB
T-Mix More	$75 a month	2	Unlimited
T-Mix Loaded	$95 a month	3	Unlimited

Prices are per month for one line, with AutoPay, **plus taxes and fees**. The price per line goes down as you add lines. T-Mobile shows the price for your number of lines on t-mobile.com and in T-Life.

What "premium data" means for you

Premium data gets full priority on T-Mobile's network. On T-Mix Standard, after 50GB in a month your data keeps working but may be slowed when a cell tower is busy. Most people who use their phone for email, photos, video calls and the news use far less than 50GB. Check your usage in T-Life (Chapter 4) before paying for more.

HEADS UP

No price guarantee on T-Mix

T-Mobile says T-Mix phone lines do **not** come with a price guarantee. It presents that as the trade-off for being able to change your Picks over time. The Experience plans sold before T-Mix did come with a five-year price guarantee (Chapter 11). If a locked price matters to you, weigh that before switching.

Which level fits

- **Standard** — fine for most people who are mostly on Wi-Fi at home and use one perk, or none.
- **More** — for heavy data users, or if you'd really use two Picks you'd otherwise pay for.
- **Loaded** — for people who travel abroad often (Chapter 23) or would use three Picks.

WHAT THIS DOES FOR YOU

What this does for you

Knowing the three levels lets you choose with your eyes open, instead of agreeing to the plan a store suggests. Start with what you use, not with what's included.

CHAPTER 10

Picks: Choosing Your Perks

Picks are the new idea in T-Mix. Instead of every plan coming with a fixed list of extras, each plan comes with a number of Picks, and you choose what to spend them on.

What you can choose

T-Mobile's announcement lists Picks such as **Netflix**, **Hulu**, **Apple TV**, **DashPass** by DoorDash, **Pandora** and **SiriusXM**, plus newer partners including **Apple Music**, **ESPN Unlimited**, **Delta SkyMiles**, **Google Gemini** and **Paramount+**. A phone promotion can also be one of your choices. Some bigger choices cost more than one Pick.

How to choose well

1. List the subscriptions you already pay for yourself, like Netflix or SiriusXM, and what each costs.
2. Look at the Picks list in T-Life and see which ones match.
3. Choose Picks that replace something you already pay for. That's real money saved.
4. Cancel your own separate subscription to that service, so you don't pay twice. Check first how the service handles moving your existing account to T-Mobile billing.

HEADS UP

You can't swap Picks any time you like

T-Mobile lets you change your mix only at certain times during the year, not whenever you want. Before you choose, check in T-Life when your next chance to change will be.

TIP

A Pick you don't use is wasted

A free streaming service you never watch saves you nothing. If no Pick appeals to you, that's a good sign T-Mix Standard is enough.

SCAM ALERT

"Claim your free Picks" links

Expect fake texts and emails that say "Claim your T-Mobile Picks" or "Your Netflix Pick is expiring" with a link. Don't tap them. Your Picks are only ever chosen inside the T-Life app.

CHAPTER 11

If You're on Experience, Essentials or an Older Plan

Most T-Mobile customers aren't on T-Mix yet, and that's fine. T-Mobile says existing customers can keep the plans they have. Here's what to know before you change.

The 2025 and 2026 plans

- **Essentials 2.0** — unlimited talk and text, 50GB of premium data and T-Mobile Tuesdays.
- **Experience More 2.0** — adds unlimited premium data, mobile hotspot, high-speed data in more than 215 countries and destinations, and Netflix with ads.
- **Experience Beyond 2.0** — adds T-Satellite texting and a streaming bundle on top of that.

These launched on August 6, 2026, updating the Experience plans from 2025. The Experience plans come with a **five-year price guarantee** on talk, text and data. Taxes and fees, and T-Mobile's own fee (Chapter 8), are not part of that guarantee. Since T-Mix arrived, the Experience plans may no longer be offered to new customers.

Older plans: Magenta, Go5G and others

If you're on an older plan, check two things before you agree to a change: whether your current price includes taxes and fees, and whether you have any discount (like a 55+ or military rate) that a new plan would replace. Once you leave an older plan, you usually can't go back to it.

> HEADS UP
> **"You can save money by switching"**
> Sometimes that's true. But a lower advertised price with taxes and fees added can cost more than an older plan with them included. Ask the representative for the **total monthly bill** after the change, including taxes and fees, and compare it with your last bill.

Changing your plan

1. In **T-Life**, tap the **Account** tab and choose **See plans** (or similar).
2. Look at the plans the app offers you, and the price it shows for *your* number of lines.

3. Before confirming, check whether the change affects any phone promotion you're getting. Some promotions require a certain plan, and the credits can stop if you move to a lower plan.
4. Confirm only when you're sure. Note the date, and check your next bill.

WHAT THIS DOES FOR YOU

What this does for you

A few minutes of checking can keep you from giving up a good older deal for a new one that only looks cheaper.

CHAPTER 12

55+ Plans & Other Discounts

T-Mobile has offered lower-priced plans for customers 55 and older for years, and it says the new T-Mix plans are available with 55+ savings too, along with versions for military and veterans, first responders and college students.

Who qualifies for 55+

- The **Primary Account Holder** must be 55 or older. The other people on the lines don't need to be.
- T-Mobile verifies age with a valid government-issued photo ID when you start the plan or change to it.
- 55+ plans have usually been limited to a small number of lines (one or two on recent versions). Ask how many lines the current 55+ version allows before you plan around it.

How to check the current 55+ price

1. Go to **t-mobile.com/55** on a computer or phone browser, or ask in a T-Mobile store.
2. Pick your number of lines. The page shows the current 55+ prices, with AutoPay, plus taxes and fees.
3. Compare that with what you pay now, using the total on your last bill.
4. If it's cheaper, change your plan in T-Life or call T-Mobile. Have your ID ready.

TIP

Not everyone at 55 should switch

A 55+ plan usually saves money for one or two people. If you have a bigger family plan, the regular per-line price for several lines can be lower. Do the math for your own household.

GOOD TO KNOW

Other discounts

T-Mobile also has discounted plans for military members and veterans, first responders, and college students. Each has its own proof-of-eligibility step. Look under **Deals** or **Plans** on t-mobile.com.

CHAPTER 13

Adding a Line

Adding a line for a spouse, a grandchild or a smartwatch is one of the most common changes people make. It's worth a little planning, because the new line changes the price for everyone on the account.

Before you add

- Ask what the **total** monthly bill will be with the new line, including taxes and fees.
- Check whether your plan allows more lines (55+ plans may not; Chapter 12).
- Decide whether the new person will bring their own phone or buy one. Bringing a phone may need it to be unlocked from their old company.
- If they're keeping their old number, have the account number and transfer PIN from their old company.

Adding the line

1. In **T-Life**, look for **Add a line** in the **Shop** or **Account** area, or go to t-mobile.com and sign in.
2. Choose the kind of line: phone, watch, tablet or another device.
3. Choose a phone, or tell the app you're bringing your own.
4. Choose a new number, or enter the details to bring their existing number over.
5. Review the new monthly total and any one-time charges, then confirm.

GOOD TO KNOW

Who's in charge

The Primary Account Holder can give other people on the account different levels of access in the T-Life settings. A grandchild on your account doesn't need the ability to change plans or buy phones.

WHAT THIS DOES FOR YOU

What this does for you

Planning the addition means no surprises on the next bill, and the right person staying in control of the account.

PART 4

Locking Down Your Number

The free protections that stop a thief from moving your phone number to their own phone, and what to do if it happens anyway.

CHAPTER 14

Port Out Protection & SIM Protection

Your phone number is the key to a great deal more than calls. Banks, email and many other accounts text a code to your number when you sign in. A thief who takes over your number can receive those codes. T-Mobile has free protections that make that much harder. Most people have never turned them on.

Two kinds of theft, two protections

The threat	What stops it
SIM swap	A thief convinces the phone company to move your number to a SIM card or eSIM in *their* phone. **SIM Protection** blocks SIM changes unless you turn it off first.
Port-out	A thief moves your number to a *different phone company*. **Port Out Protection** blocks transfers of your line to another carrier. Some T-Mobile pages call this protection **Account Takeover Protection**.

WHAT THIS DOES FOR YOU

What this does for you

With both turned on, a thief who has your name, address and even your Social Security number still can't simply call T-Mobile and walk away with your number. They're free and take about five minutes.

Turning on Port Out Protection

1. In **T-Life**, tap the **Account** tab (older versions: **Manage**).
2. Choose the line, then **See plans**, then **Manage add-ons**.
3. Check the box for **Port Out Protection** and tap **Continue**.
4. Repeat for each line on the account. It must be added line by line.

Authorized users can add Port Out Protection, but only the Primary Account Holder can remove it. For the Account Takeover Protection version, T-Mobile says the account's billing responsible party must contact T-Mobile to turn it off. Either way, that's the point: it's hard for someone else to undo.

Turning on SIM Protection

1. On **t-mobile.com**, sign in and go to **My account** > **Profile** > **Privacy and Notification**, then find **SIM Protection**.
2. Or in **T-Life**, tap the **Account** tab, then the **gear** icon, and look for **Security** > **SIM Protection**.
3. Turn it on for the whole account or for each line.

HEADS UP

Remember it's on

When you get a new phone or switch to eSIM, you'll need to turn SIM Protection off first, or the change will fail with an error (Chapter 20). When you leave T-Mobile, turn Port Out Protection off before you create a transfer PIN (Chapter 25). Turn them back on afterward.

CHAPTER 15

If Someone Took Over Your Number

A SIM swap or port-out is frightening, but quick action limits the damage. Here are the warning signs and what to do, in order.

Warning signs

- Your phone suddenly shows **No Service** or **SOS** only, while others nearby have signal and there's no outage.
- You get a text or email from T-Mobile about a SIM change, a number transfer or a new device you didn't ask for.
- Friends say they're getting odd texts "from you."
- You get password-reset or sign-in codes you didn't request.

What to do right away

1. From another phone, call T-Mobile at **1-800-937-8997**. Say: "I think my number was SIM-swapped or ported without my permission."
2. Ask them to restore your number to your SIM and to turn on SIM Protection and Port Out Protection.
3. Change the password on your email account first, then your bank and other important accounts.
4. Call your bank and credit card companies and tell them what happened.
5. Report it to the FTC at **IdentityTheft.gov**, which gives you a recovery plan.

SCAM ALERT

The "we noticed suspicious activity" call

A common way thieves start a SIM swap is to call you pretending to be T-Mobile's fraud department, then ask for the code that just arrived by text "to verify you." That code is what lets them move your number. T-Mobile won't ask you to read back a code. Hang up and call 1-800-937-8997 yourself.

TIP

Use a stronger kind of sign-in code

For your email and bank, where the website allows it, choose an **authenticator app** or a **passkey** instead of text-message codes. Then a stolen number alone can't get into those accounts.

FROM BILL

This is worth a hand

If this happens to you, call me after you've called T-Mobile and your bank. Changing passwords and checking accounts is much easier with someone beside you.

PART 5

Spam Calls & Scams

Scam Shield, T-Mobile's free spam-call protection, the scams that pretend to be T-Mobile, and how to report spam texts.

CHAPTER 16

Scam Shield: Free Spam-Call Protection

Scam Shield is T-Mobile's set of protections against scam and spam calls. The basic features are free on every T-Mobile phone plan. Its controls now live inside the T-Life app; the separate Scam Shield app has been retired for regular T-Mobile customers.

What's free

Feature	What it does
Scam ID	Labels likely scam calls as **Scam Likely** on your screen. On automatically; nothing to do.
Scam Block	Goes a step further and blocks those calls before your phone rings. You switch it on.
Caller ID	Shows a name for many callers who aren't in your contacts.
Number blocking	Block a particular number from calling you.
Spam texts	T-Mobile filters many spam texts on its network at no charge.

Turning on Scam Block

1. **Quickest:** open your phone's dialer, type **#662#** and press the call button. You'll get a confirmation text.
2. **Or in T-Life:** look for **Scam Shield** (try the search) and switch on **Scam Block**.
3. To turn Scam Block off again, dial **#632#**.

HEADS UP

It can catch a call you wanted

T-Mobile warns that Scam Block can block calls you want. If you're expecting a call from a doctor's office or a pharmacy and it never comes, Scam Block may be the reason. You can turn it off for a day with #632#.

WHAT THIS DOES FOR YOU

What this does for you

Fewer interruptions, and fewer chances for a smooth-talking scammer to catch you at a bad moment. Pair it with your phone's own call screening (iPhone **Silence Unknown Callers** or Pixel **Call Screen**) for even quieter days.

Scam Shield Premium

T-Mobile also sells **Scam Shield Premium**, which adds things like blocking whole categories of calls, looking up unknown numbers and voicemail-to-text. It costs extra per line. Some higher-priced plans have included it. For most people the free features above are enough. If you're unsure whether you're paying for it, look in the services or add-ons section of your bill.

GOOD TO KNOW

More on spam calls

The guide *Spam Calls & Robocalls* covers the phone's own tools, the Do Not Call list and more.

CHAPTER 17

Scams That Pretend to Be T-Mobile

Because T-Mobile is so big, scammers love to use its name. Here are the ones to know about as of November 2026.

SCAM ALERT

Fake T-Mobile texts

"Your T-Mobile bill payment failed, update your card here." "You've earned a reward, claim it now." "Your account will be suspended." These come with a link to a look-alike website that steals your sign-in or card number. Don't tap the link. Open T-Life yourself and look at your account.

SCAM ALERT

The breach-settlement texts

T-Mobile settled a class-action lawsuit over its 2021 data breach. The deadline to file a claim was **January 23, 2023**, and payments have since gone out through the settlement administrator, Kroll. There's no new chance to file. A text or email that says you can "still claim your T-Mobile settlement money" with a link, or asks for a fee or your bank login to release a payment, is a scam.

SCAM ALERT

The fake T-Mobile fraud department

A caller says there's suspicious activity on your account and they need to "verify" you with the code they just texted. That code lets them move your number to their phone (Chapter 15). T-Mobile won't ask you to read back a code. Hang up.

SCAM ALERT

Discounts for gift cards

A caller offers you half off your phone bill if you prepay with gift cards. The FTC warns about this exact scam. No real phone company takes gift cards for a bill.

If you already clicked or gave something away

1. If you entered your T-Mobile password, change it right away in T-Life, and make sure SIM Protection and Port Out Protection are on (Chapter 14).
2. If you gave a card number, call the number on the back of the card and ask for a new one.
3. If you gave a bank login, call your bank.
4. If you read out a code, call T-Mobile at 1-800-937-8997 from another phone.
5. Report it at **ReportFraud.ftc.gov**.

STAY SAFE

The rule that covers them all

If a message makes you hurry, stop. Close it, open T-Life or call T-Mobile on a number you found yourself, and check. Real problems will still be there in five minutes.

CHAPTER 18

Reporting Spam Texts

When a spam or scam text gets through, reporting it helps T-Mobile block it for others. It takes seconds.

Forward it to 7726

1. Don't reply and don't tap any link in the message.
2. **iPhone:** press and hold the message, tap **More**, then the forward arrow, and send it to **7726**. If the sender isn't in your contacts, you may also see **Report Junk** under the message.
3. **Android:** press and hold the message, choose **Forward** (or **Share**), and send it to **7726**. In Google Messages you can also choose **Report spam**.
4. If you get a reply asking for the sender's number, send it.
5. Delete the message.

TIP

Why 7726?

On a phone keypad, 7726 spells SPAM. It works with all the major US phone companies, so it's worth teaching the whole family.

WHAT THIS DOES FOR YOU

What this does for you

Each report helps teach T-Mobile's filters which messages are junk. Fewer of them reach you, and fewer reach your neighbors.

PART 6

Phones, Upgrades & Extras

Paying for a phone over time, trade-ins, moving to eSIM, Protection<360> and T-Mobile Tuesdays.

CHAPTER 19

Upgrades, Phone Payments & Trade-Ins

T-Mobile makes it easy to get a new phone with little or nothing up front. The catch is in the fine print about how long you're tied to the deal. Here's what to understand before you say yes.

Paying for a phone over time

Most phones are sold on an **Equipment Installment Plan (EIP)**: the price is split into monthly payments on your bill, usually over 36 months as of November 2026. T-Mobile offers two versions:

- **EIP Standard 36** — the traditional option at 0% interest. Sales tax and some fees are due at checkout.
- **EIP Flex 36** — nothing due at checkout; the phone, taxes and fees are all spread over 36 months. Depending on your credit, it may carry interest.

HEADS UP

Ask about interest before you sign

Before agreeing to EIP Flex, ask: "What interest rate am I being offered, and what's the total I'll pay for this phone?" If it isn't 0%, the Standard option may cost less overall.

How "free phone" promotions really work

A "free" or "$800 off" phone is usually paid for by **monthly bill credits**. You still owe the full monthly payment, and a matching credit cancels it out each month, as long as you stay.

- If you cancel the account, or pay the phone off early, the credits stop.
- Any balance left on the phone becomes due, often on your final bill.
- Many promotions require a certain plan, a new line, or a trade-in.

Trading in your old phone

1. In T-Life or on t-mobile.com, use the trade-in estimate to see what your old phone is worth.
2. Back up the old phone first (photos, contacts, messages).
3. Turn off **Find My** (iPhone) or remove your Google account (Android), then erase the phone.

4. Take out any physical SIM card.
5. Hand it in at the store or mail it in with the kit T-Mobile sends, and keep the receipt or tracking number.
6. Watch your next few bills for the trade-in credit.

TIP

Write down the deal

Ask the store to write the promotion name, the trade-in value and the number of months of credits on your receipt or in an email. If something goes wrong months later, you'll be glad you did.

CHAPTER 20

eSIM: Moving Your Number to a New Phone

An **eSIM** is a SIM card built into the phone, with no little card to lose. Newer iPhones sold in the US use only eSIM, and most new Android phones support it. Moving your T-Mobile number to an eSIM can be done in T-Life.

Before you start

- Turn **off SIM Protection** (Chapter 14), or the transfer will fail with an error. Turn it back on when you're done.
- Be connected to Wi-Fi or T-Mobile's network.
- Have the new phone's **IMEI** and **EID** numbers. On most phones they're in **Settings** > **About**, or dial ***#06#**.

Moving your number in T-Life

1. Open **T-Life** and tap the **Account** tab.
2. Choose the line you're moving.
3. Tap **SIM transfer or activation**, then **Get Started**.
4. Enter the new phone's IMEI and tap **Continue**.
5. Choose to activate an **eSIM** and tap **Continue**.
6. Enter the EID and tap **Continue**.
7. If a text arrives asking you to confirm the change, reply as it asks.
8. On the new phone, follow the prompt to finish setting up the eSIM.

GOOD TO KNOW

Switching between iPhone and Android

Moving between an iPhone and an Android phone, or setting up without the old phone, follows T-Mobile's "Other devices" steps on its SIM help page. Newer phones can sometimes pull the eSIM straight from the old phone during setup. If you get stuck, a T-Mobile store can do it in minutes.

SCAM ALERT

Never do this for a stranger

Nobody legitimate will call and ask you to read out your EID, IMEI or a confirmation code, or to approve a SIM change you didn't start. That's what a SIM-swap thief needs (Chapter 15).

CHAPTER 21

Protection<360>: Is It Worth It?

Protection<360> is T-Mobile's device protection plan, which covers loss, theft, damage and breakdowns. It's an extra monthly charge for each phone.

What it costs, as of November 2026

- T-Mobile lists the monthly price as **$7.00 to $26 per device**, plus tax, depending on the phone. Expensive phones are in higher tiers.
- Each claim also has a **deductible** (a service fee), which depends on your phone and the kind of claim, such as a cracked screen or a lost phone.
- You generally sign up when you buy, lease or activate a phone with T-Mobile.

How to decide

- Add up a year of the monthly charge. For a $16-a-month tier, that's $192 a year.
- Compare that with what a repair or replacement would cost you, including the deductible.
- Check what you already have: AppleCare+, a credit card's phone coverage, or homeowner's insurance.
- Be honest about your history. If you've never broken a phone, a good case may be the better buy.

HEADS UP

Look for it on the bill

Protection<360> is easy to forget. If you've stopped using an old phone or given it away, make sure you're not still paying protection on it.

CHAPTER 22

T-Mobile Tuesdays

T-Mobile Tuesdays is a free weekly set of deals and small freebies for T-Mobile customers, such as a free snack at a restaurant chain, a discount on movie tickets, or a small gift. It now lives in the T-Life app.

Claiming a deal

1. Open **T-Life** on a Tuesday. New deals usually appear early Tuesday morning.
2. Tap the **Benefits** or **Tuesdays** area.
3. Tap an offer to read the details and when it expires.
4. Tap to **claim** it. Most offers must be claimed in the app before you use them.
5. Use it in the store or online as the offer explains, often by showing a code on your phone.

TIP

Not every week is a winner

Some weeks the deals won't interest you. That's fine. It's free, so there's nothing to lose by looking.

SCAM ALERT

Tuesdays deals don't come by text link

Fake "T-Mobile Tuesdays reward" texts with a link are common. Real Tuesdays deals are claimed inside the T-Life app.

PART 7

Travel, Outages & Leaving

Using your phone abroad, asking for a credit after an outage, and canceling or moving to another company cleanly.

CHAPTER 23

Traveling Abroad

T-Mobile is known for making travel easy. Many plans include texting and some data in more than **215 countries and destinations**, using partner networks there. What you get depends on your plan.

What each T-Mix plan includes abroad

Plan	Texting abroad	High-speed data abroad	Calls
T-Mix Standard	Unlimited	None (texting only)	Charged per minute
T-Mix More	Unlimited	5GB, then slow data	Charged per minute
T-Mix Loaded	Unlimited	15GB, then slow data	Charged per minute

Reported launch details put calls abroad at **about 50 cents a minute** on all three. The older Experience Beyond and Experience More plans include similar allowances, and Essentials is texting only. Check your own plan in T-Life before you go, and look up your destination at t-mobile.com/cell-phone-plans/international-roaming-plans.

Before you leave

1. Check what your plan includes in the country you're visiting.
2. If you need more data, look in T-Life for an international data pass before you go.
3. On cruise ships, don't assume your plan covers you. Ship networks are usually charged separately and can be expensive. Use Airplane Mode with Wi-Fi on.
4. Turn on **Wi-Fi Calling** on your phone. Calls to the US over Wi-Fi are often free from abroad.
5. Write down T-Mobile's number and keep it with your passport.

WHAT THIS DOES FOR YOU

What this does for you

Texts from the grandkids, maps and a call home, without a surprise bill when you get back.

GOOD TO KNOW

Off the grid in the US

T-Satellite lets compatible phones send texts by satellite where there's no cell signal. It's included with Experience Beyond and costs extra on many other plans.

CHAPTER 24

Outages & Asking for a Credit

Sometimes the network goes down. When it does, it's worth knowing that T-Mobile doesn't automatically credit your bill. You have to ask.

Is it an outage or just my phone?

1. Restart your phone.
2. Ask someone nearby with T-Mobile whether theirs is working.
3. Check T-Life or T-Mobile's social media for outage notices, using Wi-Fi.
4. If only your phone is affected and nothing helps, and you didn't change anything, think about a SIM swap (Chapter 15).

Asking for a credit

T-Mobile has no published automatic outage-credit policy. After a large outage in July 2026, customers who contacted T-Mobile reported credits of different amounts, and those who didn't ask generally got nothing.

1. Write down the dates and roughly how long you were without service.
2. Contact T-Mobile by chat in T-Life, or call 611 from your T-Mobile phone once service returns.
3. Say plainly: "I was without service from [date] to [date]. I'd like a credit for the outage."
4. Note who you spoke with and what was promised, and check your next bill.

> **TIP**
>
> **Be polite, be specific**
>
> A calm request with dates usually gets a better result than a long complaint. If what's offered seems too small, it's fine to ask, politely, whether there's anything more they can do.

CHAPTER 25

Canceling or Switching Away

If you decide to move to another company, keep your number by **transferring** it. Don't cancel first. Canceling first can lose your number.

Get your transfer PIN

1. If you turned on **Port Out Protection**, turn it off first (Chapter 14).
2. In **T-Life**, tap the **Account** tab, then the **gear** icon.
3. Tap **Permission & controls**, then **Transfer PIN**.
4. Write down the PIN that appears, plus your T-Mobile **account number** (it's on your bill).
5. Give both to your new phone company. They start the transfer.

Only the Primary Account Holder can create a transfer PIN on a postpaid account. T-Mobile's help page calls it a Temporary Port Out PIN. The transfer usually takes from 10 minutes to 3 hours.

What happens to the money

- Once the number moves, that line's T-Mobile service ends. You're billed through the end of the bill cycle.
- Any phone you're still paying off becomes due in full on the final bill, and any monthly promotion credits stop (Chapter 19).
- If AutoPay is on, it may pay the final bill automatically. Check the amount first.
- If you end up with a credit balance, T-Mobile generally refunds it automatically about 30 days after the final bill.
- Unpaid final balances can be sent to collections, so make sure the final bill is paid.

HEADS UP

Canceling the whole account

If you're canceling without moving your numbers, T-Mobile's cancel-service page explains the steps. Ask for the date your service will end and the final amount, in writing.

SCAM ALERT

Nobody needs your transfer PIN but your new company

A transfer PIN lets someone take your number. Only give it to the company you're switching to, and only when you started the switch.

PART 8

Getting Help & Your Cheat-Sheet

How to reach T-Mobile, when it's worth calling Bill, and one page that sums up the whole guide.

CHAPTER 26

Getting Help from T-Mobile

T-Mobile offers help in the app, by phone and in stores. Here's how to reach a person and get the most out of the call.

The official ways to reach T-Mobile

Way	How
From your T-Mobile phone	Dial **611**
From any phone	**1-800-937-8997**
In the app	The help or support area of T-Life, with chat
In person	A T-Mobile store. Bring a photo ID.
Spam texts	Forward to **7726** (Chapter 18)
Lost or stolen phone	Report it in T-Life or on t-mobile.com, or call. Your bill is still due while the line is suspended.

Before you call

- Have your mobile number, your account number and your bill handy.
- Write down your question in one or two sentences.
- Keep a pen and paper ready, and write down the name of the person you speak with, the date, and what they promised.
- If they promise a credit, ask, "Will I see that on my next bill?" and check that it arrives.

STAY SAFE

Search results can lie

Scammers buy ads and post fake "T-Mobile customer service" numbers online. Use the numbers above, or the one on your bill, rather than one from a search result.

GOOD TO KNOW

Lost or stolen phone

The guide *Lost or Stolen Phone* walks through locking, finding and replacing a phone step by step.

CHAPTER 27

When to Call Bill

I've written this guide so you can handle most T-Mobile jobs yourself. But sometimes it's simply easier to have someone patient do it with you. Here's my honest advice on when a hand is worth it.

Times it's well worth a call

- **Your bill has crept up** and you're not sure why, or you're wondering whether T-Mix, a 55+ plan or another company would cost less. That's what my **Phone & Internet Bill Check-Up** is for: we go through your phone and internet bills line by line and lay out your options, including staying put.
- **Locking down your number**: setting SIM Protection and Port Out Protection on every line together.
- **A new phone**: moving photos, contacts and messages, setting up eSIM, and erasing the old phone properly before a trade-in.
- **Spam calls** that won't stop: setting up Scam Shield and your phone's own call screening.
- **Before a trip abroad**: checking your plan and your phone's settings so there are no surprises.
- **Something feels off**: a text, call or email that says it's from T-Mobile. Ask before you act.

What working with me is like

I work at your pace, in your home here in Portage County or over a remote session, and I explain what I'm doing in plain words. I've been doing this kind of work for more than 30 years. I don't sell phones or plans, and I'll tell you honestly when the right answer is simply to call T-Mobile.

FROM BILL

How to reach me

Call **(330) 200-8042** or book a time at **billshometech.com/book**. My help is **$49 remote · $99 in your home**. This guide is yours to keep and share, and no question is too small.

GOOD TO KNOW

You may meet Sophie

When you call or visit billshometech.com, you may be greeted by **Sophie**, my AI receptionist. She can answer quick questions and help you book a time. The actual help always comes from me.

Thank you for reading. A little care with your phone account goes a long way, and I'm only a phone call away.

— Bill

CHAPTER 28

Your T-Mobile Cheat-Sheet

The whole guide on one page. Keep a copy with your important papers.

The essentials

Topic	What to remember
T-Mobile help	611 from your T-Mobile phone, or 1-800-937-8997 from any phone.
The app	**T-Life**, from the App Store or Google Play. The old T-Mobile app is gone.
AutoPay discount	$5.00 per line (up to 8 lines). Needs a debit card or bank account (or T-Mobile Visa).
Fee to know	Regulatory Programs & Telco Recovery Fee: $5.49 per phone line from October 12, 2026. Not a tax.
T-Mix plans	Standard $55, More $75, Loaded $95 for one line with AutoPay, plus taxes and fees. No price guarantee.
55+	Primary Account Holder 55 or older, photo ID. Check t-mobile.com/55 for current prices.
Protect your number	Port Out Protection: **Account** > **See plans** > **Manage add-ons**. SIM Protection: gear icon > **Security**.
Spam calls	Dial #662# for free Scam Block (#632# turns it off).
Spam texts	Forward to 7726, then delete.
Leaving	Get a transfer PIN first: gear icon > **Permission & controls** > **Transfer PIN**. Don't cancel first.

Write it down once

Keep handy	
My T-Mobile plan (each line)	_____
Primary Account Holder	_____
Account number	_____
Monthly total I expect	_____
Phones still being paid off (and months left)	_____
Picks or add-ons I pay for	_____
Bill's number	(330) 200-8042

When something's wrong, in order

1. Don't tap links or call numbers from the text, email or call that worried you.
2. Open T-Life yourself and look at your account and bill.
3. Phone suddenly says No Service or SOS and nobody else has a problem? Call 1-800-937-8997 from another phone right away (Chapter 15).
4. Bill higher than usual? Compare it with last month's, section by section (Chapter 7).
5. Too many spam calls? Turn on Scam Block (Chapter 16).
6. Still stuck? Call Bill at (330) 200-8042.

SCAM ALERT

The golden rule

T-Mobile won't ask you to read back a code sent to your phone, and no real company takes gift cards for a bill. When in doubt, hang up and call T-Mobile on a number you looked up yourself.