

## A Consumer Action Guide

### **Low-income broadband plans**

The flyers in this package describe programs that offer low-income households more affordable access to the internet.

A companion brochure, *Getting up to speed: Broadband internet for low-income households*, explains the benefits of internet access:

[http://www.consumer-action.org/modules/articles/getting\\_up\\_to\\_speed](http://www.consumer-action.org/modules/articles/getting_up_to_speed).

### **Consumer Action**

www.consumer-action.org

Consumer advice and referral hotline

Our national hotline offers consumer advice and referrals in English, Spanish and Chinese:

<https://complaints.consumer-action.org/forms/english-form> or 415-777-9635.

## Emergency Broadband Benefit (EBB)

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The Emergency Broadband Benefit is a temporary Federal Communications Commission (FCC) program that, beginning in May 2021, discounts monthly internet service for eligible households. The program will end when the funding runs out or six months after the government declares an end to the COVID-19 crisis, whichever comes first.

**Cost:** The program provides a benefit of \$50 per month (\$75 for residents of Tribal Lands), paid directly to the service provider, resulting in a lower bill for you. Eligible households also can receive a one-time discount of up to \$100 to purchase a laptop, desktop computer or tablet from participating providers if they contribute more than \$10 but less than \$50 toward the purchase price. Only one monthly service discount and one device discount is allowed per household. It's important to remember that this discount is *temporary* (unless Congress passes legislation that makes it permanent), and you will be responsible for the entire cost of the broadband service plan once the program ends. The carrier must get your consent to charge you the undiscounted rate. If you don't agree to the increased cost, you may have the option to switch to a different, lower-cost plan with the same carrier, or you can end your service with that carrier and look for affordable service elsewhere. When choosing service, consider that while a plan may be affordable while you are receiving the \$50 discount, it might be wiser to choose (or keep) a lower-cost plan that you know you'll be able to afford when you have to pay the entire cost.

**Equipment:** The cost, if any, of equipment, such as a modem and/or router, depends on the service provider and plan. Likewise, the cost of a computer or tablet depends on the device and the seller.

**Eligibility:** To qualify for the program: 1) Your household must have an income that is at or below 135% of the federal poverty guidelines (<https://www.lifelinesupport.org/do-i-qualify/federal-poverty-guidelines/>), **or** 2) You or a member of your household (such as your spouse, or your child or dependent) must receive benefits through the Supplemental Nutrition Assistance Program (SNAP), Medicaid, Federal Public Housing Assistance, Supplemental Security Income, the Veterans and Survivors Pension Benefit, or certain Tribal Programs, **or** 3) You experienced a substantial loss of income since Feb. 29, 2020, due to job loss or furlough **and** had a total household income in 2020 at or below \$99,000 for single filers and \$198,000 for joint filers, **or** 4) You received a federal Pell Grant in the current award year, **or** 5) You were approved for benefits under the free and reduced-price school lunch program or the school breakfast program, including through the USDA Community Eligibility Provision, in the 2019-2020 or 2020-2021 school year, **or** 6) Your household meets the eligibility criteria for a participating provider's existing low-income or COVID-19 program, and that provider received FCC approval for its eligibility verification process.

If you currently receive a Lifeline benefit (see next page), you automatically qualify for the Emergency Broadband Benefit, and you can receive both benefits at the same time, but you need opt in with your existing provider or enroll with another participating broadband provider (enrollment is not automatic). You can apply your EBB and your Lifeline benefit to the same or separate services.

**How to apply:** Use the online Lifeline National Verifier (<https://www.checklifeline.org/lifeline/>) to find out if you are eligible and to apply. Once you're approved, tell your current internet service provider that you want the discount. Or, if you don't already have a service provider, or if your provider doesn't participate in the program, find a provider using the FCC's directory of participating providers by state (<https://www.fcc.gov/emergency-broadband-benefit-providers>). To learn more about the Emergency Broadband Benefit program or to apply, visit [GetEmergencyBroadband.org](https://getemergencybroadband.org) (<https://getemergencybroadband.org/>) or call 833-511-0311. You can also visit the program's FAQs page (<https://www.fcc.gov/consumer-faq-emergency-broadband-benefit>).

## Federal Lifeline

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Lifeline (<http://www.lifelinesupport.org>) is the FCC's long-running program to help make communications services more affordable for low-income households. The program has for years provided a discount on basic residential (home) phone service, eventually adding wireless phone service as an option. In 2016, the program expanded to provide a discount on broadband internet. The discount for voice-only service will end on Dec. 1, 2021 (except in limited regions, where only one Lifeline provider exists), but the discount for home internet and wireless/data service will continue.

**Cost:** The federal Lifeline program supports a discount of up to \$9.25 per month (up to \$34.25 for residents on Tribal Lands) on broadband home internet service or eligible bundled phone/internet service for eligible low-income households in every state. The final cost to you depends on which carrier, service type and plan you choose. If you have more than one option, compare plan features and costs—they could differ significantly. (Some states offer their own Lifeline program, which could provide additional discounts. California residents can learn about their state's program in Consumer Action's *Connect to California Lifeline and Save!*: [https://www.consumer-action.org/modules/articles/connect\\_to\\_california\\_lifeline\\_and\\_save](https://www.consumer-action.org/modules/articles/connect_to_california_lifeline_and_save).)

**Equipment:** The cost, if any, of equipment, such as a modem and/or router, depends on the service provider and plan. (For example, some carriers include a free mobile phone with activation or contract renewal of a Lifeline wireless phone service plan.)

**Eligibility:** You qualify for federal Lifeline if your income is 135% or less of the federal poverty guidelines (<https://www.lifelinesupport.org/do-i-qualify/federal-poverty-guidelines/>) for your household size and state, or if you or someone in your household receives SNAP (food stamps), Medicaid, or benefits under one of the other qualifying federal assistance programs (<https://www.lifelinesupport.org/do-i-qualify/>). You must show proof of income or program participation when you apply. You are only allowed one Lifeline discount per household, not per person.

**How to apply:** You can apply for federal Lifeline online, using the Lifeline National Verifier application system to create an account and see if you qualify (<https://www.checklifeline.org/lifeline>). You also can apply by mail, by printing and completing an application (English: [https://www.lifelinesupport.org/wp-content/uploads/lifeline/documents/LI\\_Application\\_NVstates.pdf](https://www.lifelinesupport.org/wp-content/uploads/lifeline/documents/LI_Application_NVstates.pdf) / Spanish: [https://www.lifelinesupport.org/wp-content/uploads/lifeline/documents/LI-SP\\_Application\\_NVstates.pdf](https://www.lifelinesupport.org/wp-content/uploads/lifeline/documents/LI-SP_Application_NVstates.pdf)) and mailing it with your proof of eligibility to: Lifeline Support Center, P.O. Box 7081, London, KY 40742.

If you have questions about your application, or would like an application mailed to you, contact Lifeline at 800-234-9473 or [LifelineSupport@usac.org](mailto:LifelineSupport@usac.org). You can find a service provider that participates in Lifeline by using the online search tool (<https://data.usac.org/publicreports/CompaniesNearMe/Download/Report>).

While the Lifeline discount can be applied toward an eligible home broadband internet service, there are other options for discounted broadband (presented in the pages below); choosing one of these and applying your Lifeline discount to a mobile voice/data service may be a better choice for households that need both home internet and wireless phone service.

## Access from AT&T

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Access from AT&T is AT&T's internet adoption program for low-income households. It provides low-cost internet service for \$5 or \$10 a month, depending on speed.

**Cost:** Speeds of between 768 Kbps and 10 Mbps are available; qualifying households receive the fastest available tier. Service providing 5 Mbps or more will cost \$10 a month, and service providing 3 Mbps or less will cost \$5 a month. Service will include a monthly data allowance of either 150GB or 1TB, depending on the type and speed of service you receive, as well as access to the national AT&T Wi-Fi hotspot network. If you exceed your monthly data plan allowance, you will be automatically charged \$10 for each additional 50GB of data you use, even if less than the full 50 gigabytes is used. (Note: In response to the COVID-19 crisis, AT&T is temporarily waiving home internet data overage fees through 12/31/21.) Participants do not have to pay for installation, activation or the modem or gateway, and no deposit is required.

**Equipment:** Access from AT&T service includes a Wi-Fi-capable modem or gateway that broadcasts a Wi-Fi (wireless) signal inside your home, allowing you to extend the reach of your wireline internet service. You can access this Wi-Fi signal on a variety of devices that are Wi-Fi compatible, including laptops, tablets and smartphones. AT&T will send you a self-installation kit with step-by-step instructions so that you can complete the installation process yourself. However, if you need help after attempting self-installation, you may request a technician (at no charge) to assist with installation.

**Eligibility:** Access from AT&T is available to households:

- With at least one resident who participates in the U.S. Supplemental Nutrition Assistance Program (SNAP). (California households also qualify if a resident receives Supplemental Security Income [SSI].) (Note: in response to the COVID-19 crisis, AT&T is temporarily extending eligibility to households with annual income of up to 135% of the federal poverty guidelines [check the online table near the end of the program webpage (<https://www.att.com/internet/access/>) for income limits] or with at least one child in the National School Lunch or Head Start programs.)
- With an address in AT&T's 21-state service area (<http://www.att.com/Common/merger/files/pdf/att-us-service-area-map-21-state.pdf>), where it offers wireline home internet service and at least one of the five speed tiers offered under the program.
- Without outstanding debt for AT&T fixed internet service within the last six months or outstanding debt incurred under the Access from AT&T program.

**How to apply:** Visit <https://www.att.com/internet/access/> or call 855-220-5211 (English and Spanish). In addition to providing identification and address information, you will need to submit proof of eligibility (a copy of either a SNAP card or a SNAP participation or benefits letter; a copy of either an original award letter from the Social Security Administration or a current Benefit Planning Query statement [BPQY] Form SSA-2459; a copy of your current employer W-2 or SSA-1099, paycheck stubs for the most recent month, or a statement of benefits from Social Security, Unemployment or Workers Compensation; or a copy of the award letter and proof of enrollment [including date, school name, school district, child's name and address] for the National School Lunch Program or Head Start Program).

## Internet Essentials from Comcast

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Internet Essentials is Comcast's high-speed internet adoption program for low-income households. It provides low-cost internet service for \$9.95 a month with in-home Wi-Fi included, as well as access to the Xfinity Wi-Fi hotspot network outside the home. It also includes the option to purchase an internet-ready computer for \$149.99 plus tax, and offers access to free digital skills training available online and in person.

**Cost:** For \$9.95 a month plus tax, Internet Essentials subscribers get up to 50 Mbps downstream, which is enough to power multiple devices simultaneously, and 5 Mbps upstream. All customers receive an in-home Wi-Fi router and access to the Xfinity Wi-Fi hotspot network outside the home, allowing them to connect any internet-enabled device, such as tablets or smartphones, which could help save money on monthly wireless bills. There is no credit check, no term contract, no equipment or activation fee, and all customers are eligible for a free professional installation.

**Equipment:** The welcome kit includes a modem (with built-in Wi-Fi) and setup instructions. Internet Essentials customers have the option to purchase an internet-ready computer for \$149.99 plus tax.

**Eligibility:** Households with verified participation in any one of a dozen public assistance programs may apply for Internet Essentials. Qualifying programs include Medicaid, HUD/Section 8, National School Lunch Program (NSLP), Head Start, Supplemental Nutrition Assistance Program (SNAP), Temporary Assistance for Needy Families (TANF), Tribal TANF, Supplemental Security Income (SSI), Low Income Home Energy Assistance Program (LIHEAP), Pell Grant, WIC (Women, Infants, and Children), and Veterans Administration (VA) pension (<https://www.internetessentials.com/get-help#application&Documentsneeded>). In addition, applicants must:

- Not have outstanding debt to Comcast that is less than one year old. (Comcast offers amnesty for households who are eligible for Internet Essentials and have a past due balance older than one year.)
- Live in an area where Comcast internet service is available.
- Have not subscribed to Comcast internet within the last 90 days.

Regardless of participation in the Internet Essentials program, households are eligible to attend free Comcast digital skills programs in person (operated by Comcast training partners) or take advantage of free online tutorials (<https://www.internetessentials.com/Learning>).

**How to apply:** For more information or to see if you are eligible for Comcast Internet Essentials, visit [www.internetessentials.com](http://www.internetessentials.com) or call 855-846-8376 (English and Spanish). Call center agents have access to translators to help callers speaking a variety of languages, and program materials are available in 12 languages beyond English and Spanish, such as Somali, Chinese, Korean and Russian.

## Internet First

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Internet First is an affordable internet service program from RCN, Grande and Wave, for families and students in low-income households. The program offers 50 Mbps speed to qualifying low-income households in the companies' service area for \$9.95 per month.

**Cost:** Qualifying households can get 50 Mbps speed for \$9.95 per month, plus taxes. There are no contracts, no credit check, and no installation or activation fees. (Check if the company is offering its 60-days-free promotion for new customers at the time you apply.) If you wish to continue receiving the Internet First offer after the first year, you must reapply annually. The same program eligibility rules will apply. The monthly rate is subject to increase for each subsequent one-year period, by no more than \$10.00 per month.

**Equipment:** Includes a 3.0 modem with Wi-Fi router and in-person installation at no additional charge.

**Eligibility:** Households with verified participation in any one of a dozen public assistance programs may apply for Internet First. Qualifying programs include Medicaid, HUD/Section 8, Unemployment, National School Lunch Program (NSLP), Head Start, Supplemental Nutrition Assistance Program (SNAP), Temporary Assistance for Needy Families (TANF), Tribal TANF, Supplemental Security Income (SSI), Low Income Home Energy Assistance Program (LIHEAP), Pell Grant, WIC (Women, Infants, and Children), and Veterans Administration (VA) pension. In addition, applicants must:

- Live in an area where [RCN](#), [Grande](#) or [Wave](#) service is available.
- Have not subscribed to RCN, Grande or Wave services within the 60 days immediately prior to applying for the Internet First program.

**How to apply:** You can apply online at <https://www.internetfirst.com>, or you can download a copy of the Internet First application ([https://www.internetfirst.com/wp-content/uploads/sites/12/2020/04/InternetFirst\\_ApplicationForm\\_1.5.pdf](https://www.internetfirst.com/wp-content/uploads/sites/12/2020/04/InternetFirst_ApplicationForm_1.5.pdf)) and mail it to: Internet First, Quality Assurance Department, East Mountain Corporate Center, 100 Baltimore Drive, Wilkes Barre, PA 18702.

Applicants will have to upload or mail in proof of identification and proof of eligibility (verification of participation in any of the qualifying public assistance programs). Visit <https://www.internetfirst.com/apply/apply-via-mail/> and click on the "Qualifying Photo IDs" and "Qualifying Assistance Documentation" links for more information about what types of proof are accepted. If you have questions, call 833-730-0644.

## Spectrum Internet Assist

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Spectrum Internet Assist is Charter Communications' low-cost high-speed internet program for qualifying households. It provides up to 30 Mbps with no data caps, modem included, for \$17.99 per month plus taxes and fees, wherever the service is available.

**Cost:** For \$17.99 per month (plus taxes and fees), Spectrum Internet Assist subscribers get up to 30 Mbps downstream, which is enough to power multiple devices simultaneously, and 4 Mbps upstream. An internet modem is included in that cost. For an additional \$5 per month, subscribers can receive a Wi-Fi router so that multiple users throughout the home can use the service. (This cost is avoidable if you purchase and set up your own Wi-Fi router.) No contract is required.

**Equipment:** An internet modem will be provided when you sign up for service. A Wi-Fi router costs an additional \$5 per month, but this monthly charge can be avoided if you purchase and set up your own router.

**Eligibility:** The discounted internet service is available to families with students who participate in the National School Lunch Program and to seniors 65 and older who receive Supplemental Security Income (SSI), wherever the service is available (existing or expected in approximately 40 states). To participate, households must:

- Have at least one child who receives free or reduced cost lunch through the National School Lunch Program or is a recipient of the Community Eligibility Provision (CEP) of the NSLP, and/or a senior (65 and over) who receives SSI.
- Not have subscribed to a Charter broadband plan in the 30 days prior to enrollment.
- Not have any unreturned equipment or outstanding bills for any Charter services.

**How to apply:** Visit <https://www.spectrum.com/internet/spectrum-internet-assist> for more information. Visit <https://broadbandnow.com/Charter-Communications> to find out where Charter Communications operates. Visit [https://www.spectrum.net/support/forms/spectrum\\_internet\\_assist](https://www.spectrum.net/support/forms/spectrum_internet_assist) to apply. Call 844-525-1574 (English and Spanish) for more information or to subscribe; entering your ZIP code in response to the phone prompt will tell you if the service is available in your area.



EveryoneOn is a national nonprofit that creates social and economic opportunity by connecting everyone to the internet. EveryoneOn collaborates with diverse internet service providers and device providers to feature their low-cost solutions on its digital platform: [www.everyoneon.org](http://www.everyoneon.org). Options include large programs as well as those from some smaller providers.

Connect2Compete (C2C) is EveryoneOn's flagship program for K-12 students, providing affordable internet to eligible students and families. C2C is offered in partnership with leading cable companies, including Cox Communications and Mediacom. Below is a summary of the offers provided by Cox and Mediacom:

**Cost:** Eligible households receive internet access for as low as \$9.95 per month (plus taxes), Wi-Fi modem included. There is no deposit required, no contract to sign and no installation fees.

**Equipment:** A modem will be provided at no charge by the cable company providing your service.

**Eligibility:** To participate in the **Cox Connect2Compete** program, households must:

- Have at least one student in grades K-12.
- Have at least one person in the household participating in the National School Lunch Program (NSLP), SNAP, TANF or public housing.
- Not have subscribed to Cox internet service in the last 90 days, and not have outstanding Cox bills or unreturned equipment.

To participate in the **Mediacom Connect2Compete** program, households must:

- Have at least one child participating in the National School Lunch Program.
- Not have subscribed to Mediacom internet service in the last 90 days, and not have outstanding Mediacom bills or unreturned equipment.

Low-cost internet programs offered by other internet service providers partnering with EveryoneOn may charge different prices, deliver higher or lower internet speeds, include or not include needed equipment, and have different eligibility requirements.

**How to apply:** Visit <https://everyoneon.org/find-offers>, where you can enter your ZIP code to find local plans and enroll online (Spanish speakers can click on a link to be taken to a translated site). To learn more about the Cox Connect2Compete program, visit <https://www.cox.com/aboutus/connect2compete.html>. To learn more about the Mediacom Connect2Compete program, visit <http://www.mediacomc2c.com/>.

## PCs for People

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PCs for People (<https://www.pcsforpeople.com/>) is a nonprofit that started out with the goal of bridging the digital divide by providing the necessary tools to put a functional computer into the hands of low-income individuals and get them online. Eventually, PCs for People began offering low-cost, unlimited internet through partner service providers at 4G LTE speeds (speeds of 50Mbps download/10 Mbps upload).

**Cost:** Internet subscriptions start at \$15.00 per month and can be purchased in one-, three-, six- and 12-month increments. Because all plans are prepaid, there is no credit check. New customers, regardless of plan length, are required to purchase a wireless LTE modem through the program, which costs \$80.

**Equipment:** The modem required with initial sign-up costs \$80.

**Eligibility:** To receive services from PCs for People, a household must be below 200% of the federal poverty level or be currently enrolled in a qualifying income-based government assistance program (<https://www.pcsforpeople.org/eligibility/>).

**How to apply:** Visit <https://www.pcsforpeople.com/recipients/low-cost-internet> to view options, or call 651-354-2552 for assistance. You can order by phone, but PCs for People must first receive your proof of eligibility via an upload through your online customer account, an email to [internet@pcsforpeople.org](mailto:internet@pcsforpeople.org), or a hard copy mailed, along with your name and phone number, to PCs for People, 1481 Marshall Avenue, St. Paul, MN 55104.