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Concerned about the long-term expense of owning a smartphone? You should be. But we found that, among the most popular smartphones on the market today, there isn't a big difference in the total cost of ownership (device, service contract, and so on) over two years—they all come in at around \$3,800. If you're looking for a less expensive smartphone, however, you might consider a lower-priced newcomer such as the Palm Pre or the HTC G1, which end up costing hundreds less than the more popular BlackBerry and iPhone models at the end of two years. We calculated the total for eight of the hottest smartphones on the market today, comparing the total cost of ownership for two years (the normal term of a wireless service contract), as well as the (amortized) monthly cost. For instance, you'll pay a total of \$3,835.75 in the first two years with your new iPhone 3GS (16GB), or about \$160 per month (and that's excluding the monthly smorgasbord of taxes, fees, and surcharges you'll pay, which vary from locale to locale). For a lot of folks, the monthly smartphone bill can be as big as, say, a car payment. On the other hand, Sprint is fighting for market share by offering the Palm Pre for a monthly cost of ownership of about \$110. Similarly, you can own a T-Mobile HTC G1 for about \$133 per month. Click on the thumbnail to the left to view our chart containing a detailed comparison of the total cost of ownership for eight popular (or soon-to-be popular) smartphones. The biggest-selling smartphones on the market, however, bear strikingly similar two-year cost-of-ownership figures. The iPhone 3GS, the BlackBerry Curve from both AT&T and Verizon, the BlackBerry Storm and BlackBerry Tour from Verizon, and the Nokia E71 from AT&T each cost between \$150 and \$160 per month to own. While the costs of the devices themselves vary, the unlimited voice, messaging, and wireless broadband rates for the six AT&T and Verizon smartphones in our study are exactly the same. Why is that? In the words of Verizon Wireless spokesperson Ken Muche: "It's a very competitive landscape." Wireless providers see an enormous amount of money to be made from selling high-profit-margin services such as wireless broadband and text messaging to smartphone users. Analysts will tell you, for example, that the immensely popular iPhone has almost single-handedly buoyed AT&T's wireless business for the past two years. And, of course, Sprint, T-Mobile, and Verizon are fighting tooth and nail for every bit of that profit they can get. Because of that profit potential, and the fact that first-time smartphone buyers are constantly and increasingly being lured into the market, competition among the devices and related services is intense. Let's just hope that, with the entrance of more competitively priced challengers like the Palm Pre and HTC G1, the cost of ownership for smartphones in general will dip—and that your smartphone bill will carry a little less sting at the end of the month. PCWorld Editorial Intern Lauren Barnard provided research assistance for this article. May 12, 2017 12:00 pm ET Order Reprints Print Article Getty Images Warren Buffett recently commented that one of Apple's key advantages is that iPhone users aren't price sensitive. A new analyst note seems to confirm that thought. Apple is due to come out with its new batch of iPhones later this year, and rumor has it that the flagship model will sell for \$1,000 or more, depending on the amount of storage you get. iPhone users have become increasingly willing to pay up for more expensive, larger models, and they could be even more eager with the next phone -- Apple's 10th anniversary iPhone model. Warren Buffett recently commented that one of Apple's key advantages is that iPhone users aren't price sensitive. An error has occurred, please try again later. Thank you This article has been sent to As of today you can point your iPhone to the App Store and download Sling's place-shifting TV app. After a very long wait, the app finally made it into Apple's bonanza store, but Sling's attempt proves to be quite expensive and crippled from birth. To enjoy place-shifted TV, you must first have a SlingBox (starting at \$147) and then purchase the \$30 iPhone app. If you count in the cost of your iPhone and call plan and your home broadband access (which you need for the SlingBox), you get a very expensive mobile TV-viewing experience. Oh, and you can do it only via Wi-Fi. Sling's iPhone app can play your place-shifted TV only via Wi-Fi, thanks to AT&T, which has a strict no-SlingBox policy. AT&T said in an official statement last night that Sling's app "could create congestion and potentially prevent other customers from using the network." On top of that, it's prohibited under the carriers' TOS, which considers the iPhone a personal computer. The Wi-Fi-only TV-watching in Sling for iPhone misses the whole idea of having a phone that can do everything, anywhere (hear that, Skype?). While it's AT&T's fault for not allowing SlingPlayer for iPhone to stream via 3G, Sling put out an expensive app out there as well. Meanwhile, BlackBerry's and WinMo phones can enjoy 3G streaming. SlingPlayer for BlackBerry, Nokia, and Windows Mobile phones has the same price tag as the iPhone counterpart -- \$30. But the question is whether the crippled iPhone version should cost the same as the other mobile versions, which allow the all-important 3G viewing. Purely as an iPhone application, SlingPlayer gets the job done. You can quickly move among channels by swiping on the screen and the translucent menus are appealing. On the downside, the app doesn't take full advantage of the iPhone's screen, as even in letterbox mode it still displays black bars around all four sides of the picture (read the full Hands-On). I upgraded to an iPhone a little more than a year ago -- I ditched my ancient flip-phone and couldn't believe the difference. Now you'd be hard-pressed to find me without my iPhone securely in-hand. I'm addicted to social networking, surfing the Internet, checking my email, and playing Words With Friends just about every waking hour of the day. The tradeoff? I pay dearly for those privileges. Sure, my smartphone can tell me the temperature in Beijing, but it also costs me about \$100 bucks a month to pay for my pricey unlimited plan. When I first got my iPhone, I went a little app crazy. Angry Birds? Of course! Completely necessary schedule planner? Why not? E-books? Download them all! It wasn't until I saw the first charges on my credit card that I snapped back to reality and realized that I needed to rein in my spending on my cell phone plan. How to Save Money on Your Smartphone Costs Most of the costs associated with owning a smartphone are tiny fees. It's not a big deal to spend \$0.99 on pretend food for my virtual pet giraffe, Gina, right? But it's these small costs and overage fees that really start to add up and make owning a smartphone expensive.Motley Fool Stock Advisor recommendations have an average return of 397%. For \$79 (or just \$1.52 per week), join more than 1 million members and don't miss their upcoming stock picks. 30 day money-back guarantee. Sign Up Now Once I realized how much I was overspending, I sought out every way I could to help lower my massive phone and iTunes bills. Here are some of the best tips I uncovered: 1. Turn Off In-App Purchases I have two kids who love to play with my phone. To them, it's a total entertainment device, with games, movies, and books. But since many apps allow you to buy coins and bonuses directly within the app, I'd receive my iTunes statement and wonder who spent \$5 on Cover Orange credits. I finally got wise and switched off the ability to make in-app purchases (check in your settings). Furthermore, my iTunes credit card expired in December and I haven't yet renewed it. Therefore, I look for free apps more often, rather than impulsively making \$0.99 purchases. 2. Download Free Versions I love playing Words With Friends and Draw Something as much as anyone. But I don't want the purchase of little games to add up on my credit card. Always check to see if free versions of the games you want are available -- often, you'll find that a version with fewer features or supplemental advertisements is available. It's a little annoying to tap out of ads in the middle of a game, but it's worth it to not spend on a game that you'll probably be bored of in a few weeks. 3. Reduce Your Plan There are many ways to save money on your cell phone plan, and unless you're a complete junkie like me, you may not actually need the unlimited data option. Check your usage statistics on your phone. You might find that you're only using a fraction of the data that you're actually paying for. If you think you have the willpower, downgrade your data plan and then work to stay within your limit. It will shave a ton of money off of your bill each month, and you'll stop paying for data that you don't use. 4. Grab Text and Voice Apps Thinking about calling your cousin in Turkey or your sister in Canada? Don't eat up both minutes and incur long distance costs. The same goes for texting -- sending international and out-of-network messages can add up, especially if you don't have unlimited texting. Fortunately, apps like Viber, Whatsapp, and Skype allow you to use your phone's WiFi capabilities to send free texts and make free calls without worrying about added fees. 5. Use WiFi More Finding free WiFi is awesome, especially if you have a limited data plan. The second you connect to WiFi, you unburden your cellphone network, enjoy faster speeds, and can surf all you want for free. Be sure to sign into public WiFi when it's available -- just don't do anything private, like check your online banking until you have a secure connection elsewhere. Using WiFi means you're not paying for data, which means it's perfect when you want to stream a video or download a couple of new songs on your phone. 6. Skip Purchasing Insurance If you're using a cell phone insurance policy that costs about \$14 per month, you could be paying for a service you don't actually need. Instead of opting for insurance, just sock some extra money away to pay for repairs -- a broken screen or speaker issue is completely repairable. Plus, most smartphones come with a one-year warranty that covers both hardware and software malfunctions. After a year of saving up money in lieu of insurance, you'll probably have enough to pay for any needed repairs after warranty, and enough to eventually spring for a new phone. Final Word If you're thinking about buying a smartphone, you should know that they don't come cheap. But your love of video games and texting shouldn't land you in the poorhouse. Be smart about the way you use your smartphone and the bottom line can become more manageable. What other tips can you suggest to save money on a smartphone?

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