Should you really pay monthly to use your at-home printer?

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Ever just buy a new printer because it might cost less than restocking your old one with ink?

If you have a printer at home, you know that high-priced ink cartridges can be a frustrating expense.

Josh Hendrickson, an IT specialist and staff writer at How-To Geek, said he found a solution in 2016 when he joined HP's Instant Ink program. The monthly subscription service promises refills for as little as absolutely nothing per month if you don't print more than a pre-allotted number of sheets.

"Getting signed up was incredibly easy," Hendrickson said. "The idea that I wouldn't have to go to the store and spend a bunch of money on ink was very tantalizing and convinced me and my wife to do it."

However, some of the terms and conditions of the program began to bother him over time. "I still use it, but now there's reluctance," he said. He wrote an article documenting his experience coping with the surprise secondary costs.

Cost-per-page matters a lot to teachers who work on tight classroom budgets, college students who don't have much money and photographers who print photos for a living. It also matters if you or your family try to cut costs wherever possible.

Many inkjet printer vendors boast about low-cost programs that address customer concerns. Some automatically send discounted replenishments straight to your door when your printer runs low. Others ship you bottles of ink, so you can refill the printer yourself.

Either way, customers say it's well worth it to read the fine print before you sign up.

If you cancel HP's service, the ink stops working. So the printer manufacturer owns the product it shipped to you. And it expects you to ship the used cartridges back. "HP Instant Ink cartridges do not work after the end of your current billing period, and you are required to return them to HP," the company writes in bold type on its website.

If you use your printer after you cancel, you could be charged. "If there are any charges for additional printing, your credit card is charged. Depending on when you cancel, the charge might appear the following month," HP said.

The company's subscription service uses a tiered pricing system.

The free plan means you can print 15 pages a month at no cost if you don't go over. If you're an occasional printer, 50 pages per month will run you $2.99. For $4.99, you get 100 pages per month, and the highest tier allows you to print 300 pages for $9.99.

Each additional 10 pages is $1.

Hendrickson said the best part is, the pages you don't use roll over.

"Some months, I went over on my printing (plan), but the rollover covered me," Hendrickson said. His wife is a photographer, so the family signed up for the $2.99 plan.

Other months, there was no safety net.

In November 2018, they printed 116 pages above their limit, which added an extra $16 to their bill. The same thing happened in January, tacking on $13.

Still, he has saved money.

Since signing up, "I've spent $146 on the service. If I had bought all that ink the traditional route, I would have spent $220," Hendrickson said.

He said printed pages count even if the words on the page are blurry. Also, you don't get push notifications letting you know that you're getting close to reaching your limit for the month.

When you suspect that you may be running low on the pages you paid for, you have to go to HP's website to check.

"Since January, my wife and I have been constant page checkers though, so the psychological cost is still here," Hendrickson said.

Laura Smith, a full-time blogger who specializes in home organization, said she tried refillable ink systems such as the ones offered by Epson and Canon before signing up for HP Instant Ink.

Canon's savings options include printers that run on ink from refillable "Megatank" bottles.

The reservoir printers are costly upfront, but the ink is as low as $12 per bottle. Epson lowers running costs on its EcoTank and SuperTank printers by providing bottles "with a ridiculous amount of ink," according to the company's website.

Smith said, "Filling it myself messed up my printer every time."

"I print a lot of colorful things, and I didn't like not knowing how much it cost me," the Indianapolis resident said. "HP has been great. If I know I'm going to print a lot, I upgrade my plan, so I don't go over the limit."

Sometimes, it's worth it to replace your inexpensive printer rather than buying ink for the one you have. That depends heavily on how often you print. Manufacturers often include only half-full starter carts with cheaper inkjets, Hendrickson said.

Smith and Hendrickson said they'd recommend HP's Instant Ink service, but Hendrickson said his advice "comes with provisions."

He said he doesn't enjoy being afraid to print on his own printers sometimes.

"You just have to be comfortable with the fact that HP has a say over your life," Hendrickson said. "If you're comfortable with that, go for it. Save money. But first, do the math."

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