

Sorry, but you need to upgrade your phone every year now

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You may not like what I'm going to say, so let me just spit (type) it out:

It's time to just keep your phones for a year. Period. Upgrade every year. As good as your old phone is. Because upgrading makes more economic sense.

Why fight it? Apple, Samsung and Google do such an amazing job every 12 months of persuading us why we need to ditch the old model for the new. And those new iPhone 12 and 12 Pro models were just released Friday. Did you get yours yet?

There are many websites online that will buy your old phones from you. Apple, Best Buy and the wireless carriers play the trade-in game, too. Or you can sell it yourself on eBay or Craigslist. But in order to get good money for the device, it needs to be the latest model.

If you like this model, and keep your recent phone in decent shape, you should be able to swap it out every 12 months and get 50% of its original value. Older phones? Not as much.

For instance, Decluttr.com will pay you \$459 for last year's iPhone 11 Pro or \$500 for the 11 Pro Max, the models that initially sold for \$999 and \$1,099. Apple promises to offer just about the same in trade-in credit, \$450 or \$500.

Granted, your device has to be in good condition, without a cracked screen and noticeable wear and tear. Apple, for its trade-in program, insists that it turns on and functions normally, all the buttons and cameras work, the body is free of dents and scratches, and that the touchscreen and back glass are undamaged.

Apple asks you to answer the questions, and if they agree you've been truthful, you get the \$500 credit. Or, "if your device doesn't match the condition you described, you'll receive a revised trade-in value."

Say Apple gives you \$400 off for your new phone, and you nab the \$1,000 iPhone 12 Pro for \$600, plus tax. And you plan to trade it back 12 months from now.

Your cost of ownership: \$1.65 a day.

For a device you will use constantly, for email, texts, web surfing, Facebook posting, tweets, paying for goods at stores, hailing an Uber or Lyft, listening to music, watching movies and TV shows, taking all those amazing photos and sharing them everywhere under the sun.

According to eMarketer, we'll spend an average of 3 hours and 49 minutes daily on our smartphones this year—a number that seems way low to me.

How many hours do you put in? Is it the first thing you look at in the morning when you wake up? (Admit it, you're among friends here.) Do you have texts flying across the screen all day, read the phone on your lunch break, take oodles of photos in the afternoon, and then spend your evenings curled up in front of the phone playing Candy Crush

Saga like you used to in front of the TV? (It's okay, we do it too. Minus the Candy Crush.)

The point is, \$1.65 a day is a minor purchase, even when you do the math and expand it to \$11.55 weekly, or \$50 monthly.

Apple's new iPhone: Stronger glass it says is "4x" less likely to crack, a camera that takes better photos in low light and higher resolution video and has a more powerful processing chip for spiffier performance. As great as the 11 Pro model, it's just not as good as the 12. If you don't feel like selling, I understand, but hear me out.

Because if you go back much further in time, your older phones just aren't worth much. Per Apple and trade-in value:

* XS Max: \$370

* XS: \$300

* XR: \$250

* X: \$250

* 8 Plus: \$210

* 8: \$140

And considering that these older phones have more years on them, the odds of them being in tip-top shape and nabbing the amount of money Apple touts is remote.

Android users, scroll here

Meanwhile, good news Android fans: Samsung wants you to upgrade too with sweet trade-in deals. Granted, the South Korean giant differs from Apple in that it upgrades its phones not once a year, but many times—can you name all the Galaxy S and Note models released in the last few months? But when it comes to improved cameras and refresh rates, it's easy. The new Samsung phones are better than the old ones.

For the new Galaxy S20, which sells for \$999, Samsung will give you \$450 in credit with a trade-in

of last year's S10, \$300 for the 2019 S9 or \$225 for the S8.

And just to confuse you even further, the carriers have basically turned the corner, and are sort of offering free phones and deals again with new two-year (or slightly longer) contracts.

AT&T, for instance, will give you a free iPhone 12 with a trade-in of an iPhone 11 Pro and a 30 month commitment to paying \$68.49 monthly for an "Unlimited" plan. (That's \$2,054 total and you're locked into a plan that could charge more than rivals and you'll have to pay a penalty to leave early. And Verizon charges up to \$350 if you leave the two-year contract early.) Trading straight to Apple or selling to a used site would make more sense financially.

T-Mobile throws a \$150 gift card on top of your trade-in, once you sign up for service, while Verizon sells you the phone over time, for \$14.95 monthly for existing customers or \$10.37 monthly for new customers, with a 2 year term, on top of the trade-in. Again, you'll pay more for the phone this way.

A way better deal: Sign up for Apple's credit card, which offers no-interest, monthly installments for the new phone, over a 2 year period. With a \$400 trade-in on the iPhone 11 Pro, you're looking at \$20.79 monthly. But that's a two-year contract that you'll have to weasel out of in 12 months. (The carriers also offer 0% interest, but check the fine print.)

Meanwhile, the Apple's deal, it ends up clocking in at 69 cents a day.

And you want to hold onto your old [phone](#)? Please.

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