

	iPhone 4S 32Gb (AT&T)	iPhone 4S 32Gb (unlocked)	
Price	\$299	\$749	
Agreement	2 years	n/a	
Plan (unlimited)	\$99 (AT&T)	\$45 (Straight Talk)	Cost saving Straighttalk
6 months	594	270	324
8 months	792	360	432
9 months	891	405	486
12 months	1188	540	648
18 months	1782	810	972
24 months	2376	1080	1296

Price difference between the two iPhones : \$450

After 8 months both plans reach approximately the same level

iPhone 4S and AT&T : $\$299 + \$792 = \$1,091$

Unlocked iPhone S and StraighTalk : $\$749 + \$360 = \$1,109$

After 9 months, StraighTalk plus an unlocked iPhone 4S is the cheapest alternative

Even if you buy an unlocked iPhone after 24 months Straight Talk will save you an extra \$846 : $1296 - 450 = 846$