ENGINEERED AGENTS
SMB FIELD GUIDE · 2026

# What AI Actually Costs

The full picture — the recurring bill nobody quotes, build vs. buy vs. DIY, and how to tell if it's **actually paying off**.

TOTAL COST · BUILD vs BUY · ROI

**ENGINEEREDAGENTS.AI**

Total cost of ownership, an honest ROI frame, and the cost questions to ask before you sign.

THE PROBLEM

# The price on the page isn't the bill.

Every AI quote leads with a sticker price — a monthly subscription, a project fee. That number is real, but it's the part you can see. The costs that actually decide whether AI pays off for your business sit below the waterline: the usage meter that runs every time the tool works, the hours your team spends learning it, the integration that has to be maintained, and the review time someone owes every output.

**50–65%**

The subscription price on an AI tool's page is typically only about **half to two-thirds** of the true cost of adopting it. The rest is predictable — but rarely quoted.

INDUSTRY SURVEY DATA, 2026

This isn't a reason to avoid AI — it's a reason to budget for the whole thing. Cost is the number-one barrier small businesses name, and the ones who get burned almost always budgeted for the subscription and nothing else, then pulled the plug at month three. This guide gives you the full cost stack, an honest way to tell if it's working, and the questions that surface the real number before you sign.

THE FRAME THAT KEEPS YOU HONEST

You're not buying software by the seat. You're buying an outcome at a total cost — and the only fair comparison is all-in cost against the value it returns.

PART 1 · TOTAL COST OF OWNERSHIP

# The full cost stack

AI costs come in two shapes: what you pay once to stand it up, and what you pay forever to keep it running. The second one is where budgets break.

PAY ONCE

### Build & setup

- **Build / configuration** — designing and connecting the system to your workflows.
- **Integration** — wiring it into the tools you already run.
- **Initial training** — typically **10–40 hours per employee, per tool**, before they're fluent.
- **Workflow disruption** — the dip in output while the team switches over.

PAY FOREVER

### Run & maintain

- **Usage / API costs** — the meter that runs every time the AI does work.
- **Subscriptions** — the stack of tools, which quietly grows.
- **Maintenance** — keeping integrations alive as connected tools change.
- **Human oversight** — the review time every output still requires.

Put it together and a tidy-looking subscription becomes something else. Industry survey data puts the average small business's AI subscriptions near **$2,400 a year**, but the true all-in cost for a team of 10–20 lands closer to **$4,000–$5,000** once training, disruption, and maintenance are counted. That can still be an excellent deal — it's just not the number on the pricing page.

> THE ICEBERG
>
> If the subscription is the tip you can see, the usage meter, training, integration, and oversight are the two-thirds underwater. Budget the whole iceberg or it sinks the project.

PART 2 · THE METER

# The recurring-bill trap

The most expensive words in an AI pitch are “fully autonomous” and “set and forget.” Both quietly mean: a meter is running, and no one’s watching it.

Most modern AI is billed by usage — every task it performs draws on a model that charges per use. That’s reasonable, but it means the **build quote is not the run cost**. A system that’s cheap in a demo can get expensive at volume, and a “flat” price often just hides the usage inside a markup. The fix is simple: before you sign, get an **all-in monthly number** — their fee, the usage/API costs, and the tools — and ask what makes it go up.

> **Ask for the number that includes the meter. If they can only quote the build and go quiet on the run cost, the run cost is where they’re hoping you won’t look.**
>
> THE ONE COST QUESTION THAT SORTS VENDORS

## The good news on the meter

It’s moving in your favor. The cost of the underlying models has fallen sharply since 2024, so the same work gets cheaper over time — if you own your usage rather than paying someone else’s markup on it. Bringing your own model keys (BYOK) means you pay the real, falling rate directly, with no middleman margin on every task.

# Four ways to get AI — and what each costs

The same outcome can be reached four ways, and they have very different cost shapes. None is automatically right; the question is which fits your risk and your time.

| Approach | Upfront | Ongoing | Ownership | Best when |
|---|---|---|---|---|
| **DIY / free tools** | Near zero | Low & per-seat — but scattered across many tools | You own it, but it lives in personal accounts | One contained task; you have time to learn and maintain it yourself. |
| **Freelancer** | Low–moderate | You inherit the running cost — and the upkeep | Yours, if you insist on it in writing | A single, well-scoped build you can maintain after they hand it off. |
| **Agency / dev shop** | High | Retainer + usage + change requests | Often locked to them by design | A custom system you can't build in-house and will pay to keep current. |
| **Platform / product** | Low–moderate | Predictable subscription + usage; maintained for you | You own your data; the platform is maintained | You want it running and improving without becoming your project. |

The hidden cost to watch in every row: **switching cost**. If a system fails or a vendor locks your data, the real price isn't just what you paid — it's the rebuild. Favor approaches where you own your data and can export it.

PART 4 · THE ROI QUESTION

# Does it actually pay off?

You're buying outcomes — hours given back, cost cut, leads handled, errors caught. ROI is just those outcomes, valued honestly, against the all-in cost.

The math doesn't need a spreadsheet to start. If AI reliably saves your team **10 hours a week** and your true all-in cost is **$4,000–$5,000 a year**, you're buying back time at roughly **$8–$10 an hour** — well under the cost of adding headcount. Most partners worth hiring will tell you to expect measurable gains in **30–90 days**; if the only promised return is a "long-term transformation," that usually means they don't know.

**~95%**

of enterprise GenAI pilots show no measurable P&L impact — the cause is the approach, not the model.

MIT NANDA, State of AI in Business 2025

**93%**

of small businesses using AI plan to keep investing; 62% plan to spend more — the clearest revealed-preference signal that it pays.

SBE Council, 2026

**14%**

say AI is fully embedded in core operations — the gap between dabbling and ROI is execution, not access.

Goldman Sachs survey, 2026

Hold both facts at once: the businesses that adopt AI overwhelmingly keep paying for it, and most pilots fail to move the bottom line. Both are true because ROI comes from **approach**, not the model — pointing AI at a real, measured process, not sprinkling it on everything. Decide what number you're trying to move before you start, and track it.

PART 5 · KEEPING IT SANE

# How to keep the cost down

Cost discipline isn't about spending less — it's about never paying for something you haven't proven yet.

- **Start with the smallest useful version.** Prove value on one painful process in 30 days before you commit to a big build.
- **Measure before you scale.** If you can't show the hours or dollars it returned, don't expand it — fix it or drop it.
- **Own your keys.** BYOK means you pay the real, falling model rate with no markup on every task.
- **Fight tool sprawl.** The typical AI-using small business now runs about **five** separate tools. Each one is a bill, a login, and a thing to maintain — consolidate where you can.
- **Budget the whole stack, not the subscription.** The businesses that budget only for the sticker price are the ones that feel blindsided and quit before the returns arrive.

> **THE CHEAPEST AI OF ALL**
>
> A coordinated system beats a drawer of disconnected tools on cost, because the expensive part was never the software — it was the sprawl, the duplicate subscriptions, and the human glue holding it together.

SELF-ASSESSMENT

# The cost questions to ask before you sign

Ten questions. If a vendor can't answer them straight, the gaps become your bill later.

- [ ] **What's the all-in monthly cost** — your fee, usage/API, and tools — not just the subscription?
- [ ] **Is there a usage meter**, and what makes it go up?
- [ ] **Who pays the API/model costs**, and can I bring my own keys?
- [ ] **How many hours of training** per person before the team is fluent?
- [ ] **What does maintenance cost** as the connected tools change?
- [ ] **Do I own the system and data**, and can I export it?
- [ ] **What's the switching cost** if this fails or I leave?
- [ ] **What's the smallest version** we can prove in 30 days?
- [ ] **How will we measure ROI**, against a number I choose?
- [ ] **What's the realistic payback window** — and what drives it?

THE ONE-LINE TEST

A good partner gives you the all-in number without flinching. If the answer is only the build price and silence on the run cost, you've found the part that costs you later.

START HERE

# Know the real number before you spend.

Engineered Agents prices the whole iceberg, not the tip: one coordinated agent layer across your business instead of a drawer of separate subscriptions, with your own model keys so you pay the real rate, and outcomes measured against a number you choose. You see the all-in cost and the return — both up front.

## What would AI actually cost — and return — for you?

We'll map your highest-ROI opportunity, put an honest all-in number on it, and show the payback math before you commit a dollar. No jargon, no software demo.


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**Sources.** Subscription as ~50–65% of true adoption cost, ~$2,400/yr average SMB AI subscriptions vs ~$4,000–5,000 true all-in for a 10–20-person team, and 10–40 training hours per employee per tool: small-business industry survey data, 2026. Cost cited as the #1 adoption barrier (61%): SMB Group. ~95% of enterprise GenAI pilots show no measurable P&L impact: MIT Project NANDA, State of AI in Business 2025. 93% of AI-using SMBs plan to keep investing / 62% to increase; median of ~5 AI tools per SMB: SBE Council, 2026. 14% report AI fully embedded in core operations: Goldman Sachs survey, 2026 (via reported analysis). Model/inference cost declines since 2024: industry pricing trends. Figures are directional, vary by source and definition, and are presented as reported.