Wordpress.org ("Self-hosted")	Free Wordpress.com	+ *Upgrades
Full Theme Support You can use custom/commercial themes, plus all the other free themes that exist. You can freely modify, customize, or do anything that you want with your site.	Limited Theme Support You are limited to the themes that exist in their WordPress theme repository. You cannot customize existing themes, nor can you upload custom themes.	Premium users can customize CSS and select from limited premium themes ($96/year), Business users can upload third-party themes ($299/year).
All Plugins Allowed You can upload any free, paid, or custom plugin that you want. This allows you to maximize Wordpress's potential as a CMS (Content Management System).	No Plugins Allowed You are not allowed to upload any free, paid, or custom plugins. Instead, there are a lot of built-in plugin-like features.	Users on the Business plan can install third-party plugins ($299/year).
Regular Expense You have to pay for your web hosting monthly. You will need to register a domain and then pay a yearly fee to keep it. For high-traffic sites, hosting can get expensive. Estimated cost: $100/year plus $12 for the domain.	Free* Wordpress.com blogs are FREE up to 3 GB of storage space. They will display their ads on your website. You are NOT allowed a custom domain, but you can forward one to your blog. No customization options otherwise.	The Personal plan starts at $48/year. The Premium Plan costs $96/year. The Business plan costs $299/year. Refer to the end of the table for details.

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Complete Monetization Freedom You can sell as many ads you want on your site. You can use any ad service you want. And, most importantly, you get to keep 100% of what you earn from your site.	Limited Monetization* You are NOT allowed to sell any ads on your site. Users with high-traffic websites (25,000 monthly page views) can apply for advertising with revenue sharing.	Premium and Business plan users automatically get access to the WordAds program right away ($96/year and $299/year, respectively).
Branding Freedom You don't have to display any "Powered by" links on your website. If you purchase a custom theme, you will be able to remove their links as well.	Pay to Remove Branding Free Wordpress.com users are forced to display a "Powered by" link on their website on top of having ads displayed from which they don't earn any income.	Personal and Premium plan users can remove ads ($48/year and $96/year, respectively). Business users can remove the "Powered by" link ($299/year).
All SEO Features You can install the best SEO (Search Engine Optimization) plugins you can find or afford and utilize any other third-party SEO tools to maximize your SEO potential and rank higher in Google search results.	Limited SEO Control With a free Wordpress.com site, you have practically no SEO control, because you cannot install any plugins.	Business plan users can install third-party SEO plugins to maximize their SEO ($299/year).
Powerful Analytics You have the option to install Google Analytics and other powerful third-party analytics tools. If you choose a host which offers cPanel, you will have a bunch of web statistics tools there as well.	Limited Analytics The free Wordpress.com option comes with their own built-in stats, but you cannot install any third-party tools, which are infinitely more powerful.	Business plan users can install third-party analytics plugins, such as Google Analytics ($299/year).

E-Commerce You can install any module which lets you sell digital or physical goods and accept payments via credit card, Paypal and other payment services.	E-Commerce Not Possible You cannot create an online store with Wordpress.com. Instead, it is recommended you switch to a self-hosted provider.
Membership Site You can create powerful membership sites with multiple access levels, drip content, restricted access, learning management systems and more.	Membership Site Not Possible Creating a membership site is not possible, because it requires the same advanced controls as an e-commerce site.
Maintenance All maintenance is your responsibility, including backups. While your hosting provider will guarantee a certain uptime, they will not guarantee you backups of your site. If it crashes, your content is gone. You are also responsible for spam controls etc.	No Maintenance Required All maintenance is performed for you. You don't have to lift a finger. Updates, backups etc. are done by Wordpress.com staff.

Wordpress.com plans as of 12/2017:

Personal	Premium	Business
$4.00 (per month, billed yearly = $48/year)	$8.00 (per month, billed yearly = $96/year)	$24.92 (per month, billed yearly = $299/year)
• Custom Domain Name • Jetpack Essential Features • Email & Live Chat Support • 100+ Free Themes • Basic Design Customization • 6GB Storage Space • Remove WordPress.com Ads	• Custom Domain Name • Jetpack Essential Features • Email & Live Chat Support • Unlimited Premium Themes • Advanced Design Customization • 13GB Storage Space • Remove WordPress.com Ads • Advanced Social Media • Simple Payments • Monetize Your Site • VideoPress Support	• Custom Domain Name • Jetpack Essential Features • Email & Live Chat Support • Unlimited Premium Themes • Advanced Design Customization • Unlimited Storage Space • Remove WordPress.com Ads • Advanced Social Media • Simple Payments • Monetize Your Site • VideoPress Support • Get Personalized Help • SEO Tools • Install Plugins • Upload Themes • Google Analytics Integration • Remove WordPress.com Branding

DO THE MATH: If you want a custom domain name plus full control over the looks of your site and its revenue, you are better off going with a self-hosted Wordpress site.

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