

The five-minute *pre-purchase check*

Before checkout, make the whole decision visible.

PRINT IT. MARK IT. KEEP THE RECEIPT.

ITEM _____ PRICE TODAY _____ DECISION DATE _____

01 Name the need

A useful purchase has a job before it has a discount.

- ☐ Would I still want this if the sale or reward disappeared?
- ☐ What present, recurring problem will it solve?
- ☐ Do I already own something that does most of the job?

THE JOB THIS MUST DO _____

02 Count the whole cost

The checkout price is only the beginning.

- ☐ Add shipping, tax, setup, accessories, refills, and subscriptions.
- ☐ Check return postage, restocking fees, and the return deadline.

FULL COST _____

ONGOING COST _____

03 Use the life you have

Do not price this for a better-organized future self.

- ☐ When, exactly, will I use it for the first time?
- ☐ How many honest uses will it get in the next 12 months?
- ☐ Is the cost per use still reasonable at that number?

FIRST USE _____

LIKELY USES / YEAR _____

04 Price the friction

Anything that must be stored, cleaned, learned, or returned has a second cost.

- ☐ Where will it live, and what does it take to maintain?
- ☐ Is it compatible with what I already own?
- ☐ Are the warranty and return terms clear enough to trust?

THE MOST LIKELY NUISANCE _____

Make the call

CIRCLE ONE

☐ BUY NOW

The need is current, the fit is checked, the full cost is acceptable, and the terms are clear.

☐ WAIT 72 HOURS

The desire is new, the likely use is fuzzy, or the sale is doing most of the persuading.

☐ SKIP

It duplicates something, needs a hypothetical future self, or has no argument beyond the price.

NOTES / WHAT WOULD CHANGE THIS DECISION?
