

Use before buying tools, equipment or a vehicle. Price is only the first number.

The asset

WHAT I WANT TO BUY — AND HOW IT HELPS INCOME OR DELIVERY

Cost beyond the sticker price

Add rough amounts (even estimates help):

Include	Rough amount
Purchase price	
Delivery / install / training	
Running costs	
Maintenance	
Insurance / security / storage	

FIRST-YEAR TOTAL (ROUGH) AND HOW LONG TO RECOVER IT

ALTERNATIVES I CONSIDERED (REPAIR, HIRE, USED, DELAY)

• CHECKLIST

Before paying

- ☐ Bills still covered after this purchase
- ☐ I know where it will live and who will maintain it

Decision

BUY / HIRE / DELAY

REASON