

Find the Cost You Missed

A worked example before you review your own decision.

Hypothetical 14-day trial. All prices include the stated charges. The four meal options meet the same person's needs; the grocery meals are ready to eat.

Usual cost: 4 delivery meals at \$18 = \$72.

Initial estimate: 4 grocery meals at \$6 = \$24. That estimate predicts a \$48 reduction, before checking what actually happened.

Actual result: two grocery meals were eaten, two were discarded, and two delivery meals were still bought. An extra shopping trip cost \$4. No refunds or other added costs occurred.

Actual cash paid	Amount
Four grocery meals purchased	\$24
Additional travel	\$4
Two delivery meals at \$18	\$36
Total actual cost	\$64

Check the result

Actual reduction: \$72 - \$64 = \$8, rather than the estimated \$48.

The discarded meals represent \$12 of the \$24 grocery purchase. Do not add that \$12 again: it is already in the total paid.

If \$60 was available for these meals after other commitments, the \$64 actual cost still leaves a \$4 shortfall. Spending less than before does not establish affordability.

Test a correction tied to what happened

For the next comparable four occasions, consider two \$6 grocery meals bought on the regular trip, plus two \$18 deliveries. If both replacements are used and there are no other added costs, the plan costs \$48 and leaves \$12 of a \$60 allowance.

This next plan is conditional. Check availability, suitability, and actual costs at the review date; it is not a demonstrated future result.

Review One Decision

Printable worksheet. Write on a copy; calculations are manual.

Decision and review dates: _____

Period and currency: _____

Need and deadline: _____

1. What did your records reveal?

- | | |
|---|--|
| ☐ An added purchase or fee | ☐ Extra travel or preparation |
| ☐ A fallback purchase | ☐ Waste or unused stock |
| ☐ Money already committed | ☐ An option that did not fit |

2. Rebuild the cash comparison

Use one period and count each payment once	Your amount
Comparable cost otherwise incurred (A)	
Purchases + fees + travel + fallback (B)	
Refunds or rebates actually received (C)	
Actual net cash cost: B - C	
Reduction (+) or increase (-): A - B + C	
Funds available for this need (D)	
Remainder (+) or shortfall (-): D - B + C	

Stock still usable / discarded: _____

Stock or waste already included in purchases is not another charge. A transfer between your accounts does not reduce spending.

3. Choose the next correction

One change I will test: _____

Need it must still meet: _____

Cost or constraint to check: _____

Next review date: _____

Tracking reference: CFPB, Budgeting: How to create a budget and stick with it.
consumerfinance.gov - official budgeting guide