True cost of a large purchase

Compare the full cost rather than just the price tag.

Three steps

1. Record advertised price
2. Include all extra charges
3. Compare the total to your budget

A worked example

Item	Desk
Price	140
Delivery	20
Other fees	15
Total	175

The total cost is 175, not 140.

Check actual fees before purchase.

True cost of a large purchase

Use one row per item or decision. Start with what you know.

Item	Price	Delivery	Other fees	Total

My next action / when