

The Dollar Test

Everything goes back to a dollar. If it doesn't help your bottom line, it's not for you.

WHAT ARE YOU TESTING?

1

How does this make or save money?

Directly (new sales, lower costs) or indirectly (keeps clients, keeps staff, avoids a fine).

2

How much, and by when?

A real number and a real date. "Eventually" is not a date.

3

What does it really cost?

The price, plus the time it takes, plus what it costs to maintain.

4

How will I know if it worked?

Pick the measure now. If you can't measure it, set a tripwire to drop it.

RUN THE NUMBERS · MONTHLY

A	Money gained or saved per month	\$	
B	Your hours saved per month (negative if it costs time)	HRS	
C	What your hour is worth	\$	
D	Value of your time (B × C)	\$	
E	Monthly cost	\$	
F	Net value per month (A + D - E)	\$	
G	Upfront cost	\$	
H	Months to pay back (G / F)	MO	

VERDICT

☐ Doesn't pay. Not for me unless an indirect reason is strong.

☐ Pays in over 12 months. Open a Class III dossier first.

☐ Pays within a year. Check it still works with half the benefit.

☐ Pays within 3 months. Do it, and set a tripwire to confirm.

Not sure? Ask the flip question: what does it cost me if I stop? If the answer is nothing, stop.