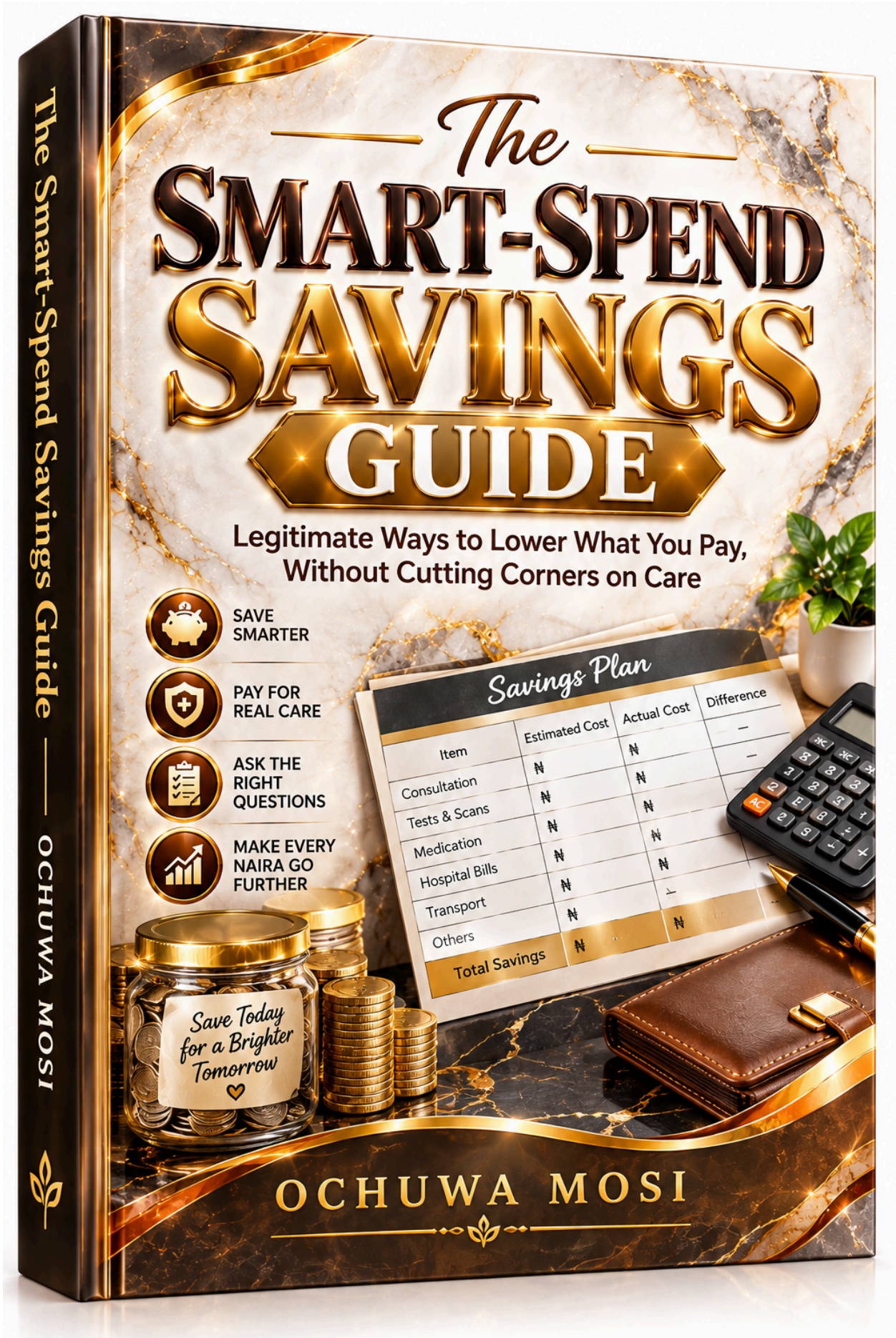
The Smart-Spend Savings Guide
OCHUWA MOSI
The
SMART-SPEND
SAVINGS
GUIDE
Legitimate Ways to Lower What You Pay, Without Cutting Corners on Care
SAVE SMARTER
PAY FOR REAL CARE
ASK THE RIGHT QUESTIONS
MAKE EVERY NAIRA GO FURTHER
Savings Plan
Item
Estimated Cost
Actual Cost
Difference
Consultation
Tests & Scans
Medication
Hospital Bills
Transport
Others
Total Savings
₦
Save Today for a Brighter Tomorrow
OCHUWA MOSI

Before You Start

Hello again, my dear.
In the main guide, we worked on your number, your filter, your ceiling and your pause point. This bonus answers the next question: "How do I make every naira go further?"
Let me say one thing clearly. Saving money is not the same as buying cheap. A cheap drug from a doubtful source, or a skipped test to save a little money, can cost you far more later. Everything in this guide is about paying a fair price for the right thing, and never paying twice for what you already have.
I am a medic, but I am not your doctor. Whenever a page touches your body, your drugs or your treatment, it is written as a question to ask your own doctor. Please never change, skip or swap any medicine or test on your own to save money.
How to use this bonus: keep your notebook open and read one part at a time. Each part ends with a small action.

Part 1: The Ask-Your-Doctor Questions

Most women never ask about cost. They think it is rude, or that it will make the doctor think they do not care about their health. It is neither. A good doctor knows that money affects treatment, and a calm question about price is part of a sensible plan.
Choose a quiet moment, not the middle of a rushed consultation. If you can, ask at the start: "Please, I would like us to talk about cost as part of my plan."
Then use these questions. Write the answers in your notebook.
About tests and scans

- "Is this test necessary now, or can it wait?"
- "Do I already have results that can be used instead of repeating this?"
- "If I do this test elsewhere, will you accept the result? Or must it be done here?"
- "If this scan is repeated, how many times will it normally be needed?"

About drugs

- "Is there a lower-cost option for this drug that is right for me?"
- "Is there a difference between the brand and the other versions? Is it safe for me to use either?"
- "How much of this should I buy at once? What if the plan changes and I do not use it all?"
- "How should I store it, and what happens if it spoils?"

About the plan

- "What are my options, including doing less, waiting, or taking a different path, and what does each one cost?"
- "What costs might appear later that are not in this quote?"
- "What is the cost of each stage, so I can see the full picture?"
- "If I need a second opinion, can I get a copy of my records?"

About payment

- "Do you allow payment in stages? Is there any extra charge for that?"
- "What is refundable if the plan changes or stops?"

A rule worth remembering: if your doctor says something is necessary for your safety, treat that as a medical decision, not a money decision. Ask why, listen carefully, and then use your ceiling to plan how to pay for it, rather than skipping it.

Your action: copy ten of these questions into your phone notes before your next appointment.

Part 2: The Pharmacy Price-Check Method

Drugs are one of the biggest places where money quietly disappears. A little here, a little there, from three different pharmacies, and by the end nobody knows the total. Here is a simple method.

1. Get the full list in writing. Ask for the drug name, the strength, the amount and how long it will last. A photo of the prescription is fine.
2. Check at least three sources. Phone or visit two or three registered pharmacies, and ask what the clinic's own pharmacy charges. Write each price in the table below.
3. Check if it is the same thing. Compare the name, strength and quantity exactly. A cheaper price for a different strength is not a saving.
4. Look at the packaging. Check the NAFDAC number, the expiry date and whether the seal is intact. If you are unsure, ask the pharmacist, or ask your doctor.
5. Buy only what you need now. Ask your doctor how much to buy at once, so you do not hold money in unused stock.
6. Keep every receipt. Take a photo and write the amount in your Snapshot.

Drug name and strength	Amount needed	Clinic pharmacy (₦)	Pharmacy B (₦)	Pharmacy C (₦)	Registered? Seal and expiry OK?

Please never do these things to save money:

- Do not buy injections or any medicine from a WhatsApp or Instagram seller you cannot trace.
- Do not buy from a roadside stall or a person with no registered premises.
- Do not accept a product with a broken seal, missing label or strange smell, colour or packaging.
- Do not split, change or share doses without your doctor's say-so.
- Do not accept a price that is far lower than every other source without asking why. A price that looks too good can mean a fake or expired product.

Fake and poor-quality medicines are a real risk. The money you "save" can cost you your health and your whole cycle.

If the pharmacy price is much higher than the others, you can politely tell your clinic, "I found this at a registered pharmacy for less. Is it safe to use?" Let your doctor decide, but you are allowed to ask.

Your action: next time you get a prescription, fill in a row of this table before you pay.

Part 3: Avoid Paying Twice

This is the quiet money-saver that nobody talks about.
Many women pay for the same test twice, simply because they cannot find the first result. Or because it was done at another clinic that kept the file. Or because nobody asked for it.
Some repeats are necessary. Results can go out of date, and your doctor may want a fresh one. But that should be your doctor's decision, not an accident of lost paperwork.

Build your Records Folder

1. Buy a plain folder or open a folder on your phone. Name it "My Treatment Records."
2. After every visit, ask for copies of your results, scan reports and treatment notes. You have a right to ask for them.
3. Take photos of every page and save them in your phone folder. Back up the folder to your email or cloud storage.
4. Label each file with the date and what it is: "2025-03-12 Scan report, Clinic A."
5. Keep a one-page list at the front with these headings: Test or scan, Date, Where done, Result received? (Yes/No).

Test or scan	Date	Where done	Copy in my folder?

Before any new test, ask:

- "I already did this on [date] at [place]. Can you use that result?"
- "How long is this result valid for?"
- "If a repeat is needed, what is the reason?"

When changing clinics: take your whole folder. Ask the new doctor which results they can accept, and which they need to repeat.
Funmi, a composite woman I mentioned in the main guide, found that she had paid for the same panel of tests at three different places, because each clinic told her the previous results "were not on file." That was money she could have kept. Her records folder was the cheapest thing she ever created.

Your action: spend 30 minutes this week gathering every result you have. Put them in one folder, and note which ones are missing.

Part 4: The Cost-Per-Attempt Calculator

A quote usually shows only one part of the cost. To make a smart decision, you need to know what one full attempt really costs you, from start to finish.
Use this table for each attempt or stage. Fill it in before you pay, using the written quote and your own honest estimates. Update it after.

Cost item	Estimated (₦)	Actual (₦)
Consultation and tests		
Procedure or main treatment		
Drugs and injections		
Scans and lab work		
Storage or extra procedures		
Follow-up visits		
Transport, fuel or flights		
Accommodation and meals (if travelling)		
Time off work (lost income)		
Extras you were not expecting		
Total for this attempt		

How to use it

1. Compare it to your ceiling. Is the total within your maximum per attempt from Chapter 5?
2. Compare estimate and actual. If the actual is far above the estimate, look at which rows grew. That tells you where to ask questions next time.
3. Compare providers fairly. Fill in one table per provider, then compare real totals rather than headline prices.
4. Spot the cost that keeps growing. If travel is your biggest row, ask whether any visits can be done closer to home, by phone or by video.

Cost-per-attempt is not the same as cost-per-result. Please do not use this table to promise yourself a result. It is only a tool to see money clearly.

Your action: fill in the "Estimated" column for any attempt you are considering, before you pay anything.

Part 5: The Clinic Comparison Add-On

In Nigeria, you may be able to choose from different types of care. They differ in cost, waiting time, equipment, staffing and the amount of personal attention you receive. None of them is automatically "best." What matters is what suits your situation and what your doctor recommends.
Here is a way to compare them fairly.

What to compare	Public or government hospital	Teaching hospital	Private clinic
Usual cost level	Often lower	Often in the middle	Often higher
Waiting time for appointments	Ask. May be longer	Ask. May be longer	Ask. Often shorter
Services available	Ask what is offered	Ask what is offered	Ask what is offered
Who handles your care	Ask who the lead doctor is	Ask who is supervising	Ask who the lead doctor is
Written quote available?	Ask	Ask	Ask
Payment in stages?	Ask	Ask	Ask
Records and results given to you?	Ask	Ask	Ask
Follow-up arrangements	Ask	Ask	Ask

I have deliberately left many boxes as "Ask" because prices and services vary between hospitals and change over time. Do not rely on rumours. Call the billing or records department and write down what they say, with the date and the name of the person.

Questions to ask any provider:

- "What services do you offer for my situation, and which ones do you not offer?"
- "What is the total cost, and what is not included?"
- "How long is the wait for a first appointment and for each stage?"
- "Who will be my doctor, and who covers when they are away?"
- "What happens if something goes wrong or I need urgent help?"

A balanced way to think about it

- A lower price is only a saving if the care is safe, suitable for your situation and clearly explained.
- A higher price is only worth it if you can see what you are getting for the difference. A fancy waiting room is not a medical benefit.
- You can also split things sensibly, for example doing some basic tests at one place and treatment at another, if your doctor agrees and will accept the results.

Always run any provider through the 15-Point Checklist from the main guide, whether public or private.

Your action: pick two providers and call both with the five questions above. Write the answers in your notebook.

Part 6: If You Are Abroad

If you live in the UK, the US, Canada or anywhere outside Nigeria, your biggest savings may come from knowing the rules in your own country. These rules vary by country, region, employer and insurer, and they change. So think of this section as a list of questions to ask, not as promises.

Employer benefits

- Ask your HR department: "Does our health plan cover any fertility-related tests or treatment? Is there a separate fertility benefit?"
- Ask: "Is there a limit, a waiting period, or an approval process?"
- Ask: "Are there employee assistance services, such as counselling, that I can use?"
- Get answers in writing, with the name of the person and the date.

Insurance

- "Which parts are covered, which are excluded, and which need approval before treatment?"
- "Do I need to use certain clinics or labs for the coverage to apply?"
- "Is there a yearly or lifetime limit?"
- "If I pay and claim later, what receipts do I need?"

Tax-advantaged and special accounts

- In the US, ask your plan administrator or an accountant whether your health savings account (HSA) or flexible spending account (FSA) can be used for the costs you expect, and what proof is needed.
- In Canada, ask an accountant whether medical expenses can be claimed on your tax return.
- In the UK, ask your GP or local health body about what NHS support is available where you live, since this differs from area to area, and ask a financial adviser whether anything else applies to you.

I am not a tax or financial adviser, so please confirm everything with the right professional before you rely on it.

Other things to check

- Package deals: ask exactly what happens to unused parts, and whether they can be refunded.
- Payment plans and financing: read the interest rate, the total repayment and what happens if you miss a payment. Remember the "danger money" rule: if the plan only works with high-interest borrowing, it is probably too expensive.
- Travelling for care: count flights, accommodation, time off work, repeat visits and follow-up care before deciding it is cheaper.
- Exchange rates: if you pay in a different currency, ask when the price is fixed and until when it is valid.

Your action: write down three questions for your HR department or insurer, and send the email this week.

Your 7-Day Smart-Spend Start Plan

If you want to put this guide to work, here is a simple week plan:
Day 1: Open your Records Folder and collect every result and receipt you can find.
Day 2: Make your list of tests and scans, and note what is missing.
Day 3: Copy your Ask-Your-Doctor questions into your phone notes.
Day 4: Price-check any drugs you need, using the table from Part 2.
Day 5: Fill in the Cost-Per-Attempt table for your next planned stage.
Day 6: Call two providers with the comparison questions.
Day 7: If abroad, send your questions to HR or your insurer. Then sit down with your husband or accountability partner and share what you found.

One Last Thing

A good saving is not the one that makes you feel clever for a day. It is the one that leaves you safe, informed and in control.
Every question you ask is not rude. It is care. Every record you keep is not paperwork. It is protection. Every comparison you make is not suspicion. It is wisdom.
Use these tools, use your notebook and use your ceiling. Whatever you decide, decide with a clear head.
Go gently, my dear.
Ochuwa Mosi

Disclaimer

This guide is for general information and money planning only. It is not medical, legal, tax or financial advice. Always consult your own doctor about your health, and a qualified professional about tax, insurance or finance in your country.