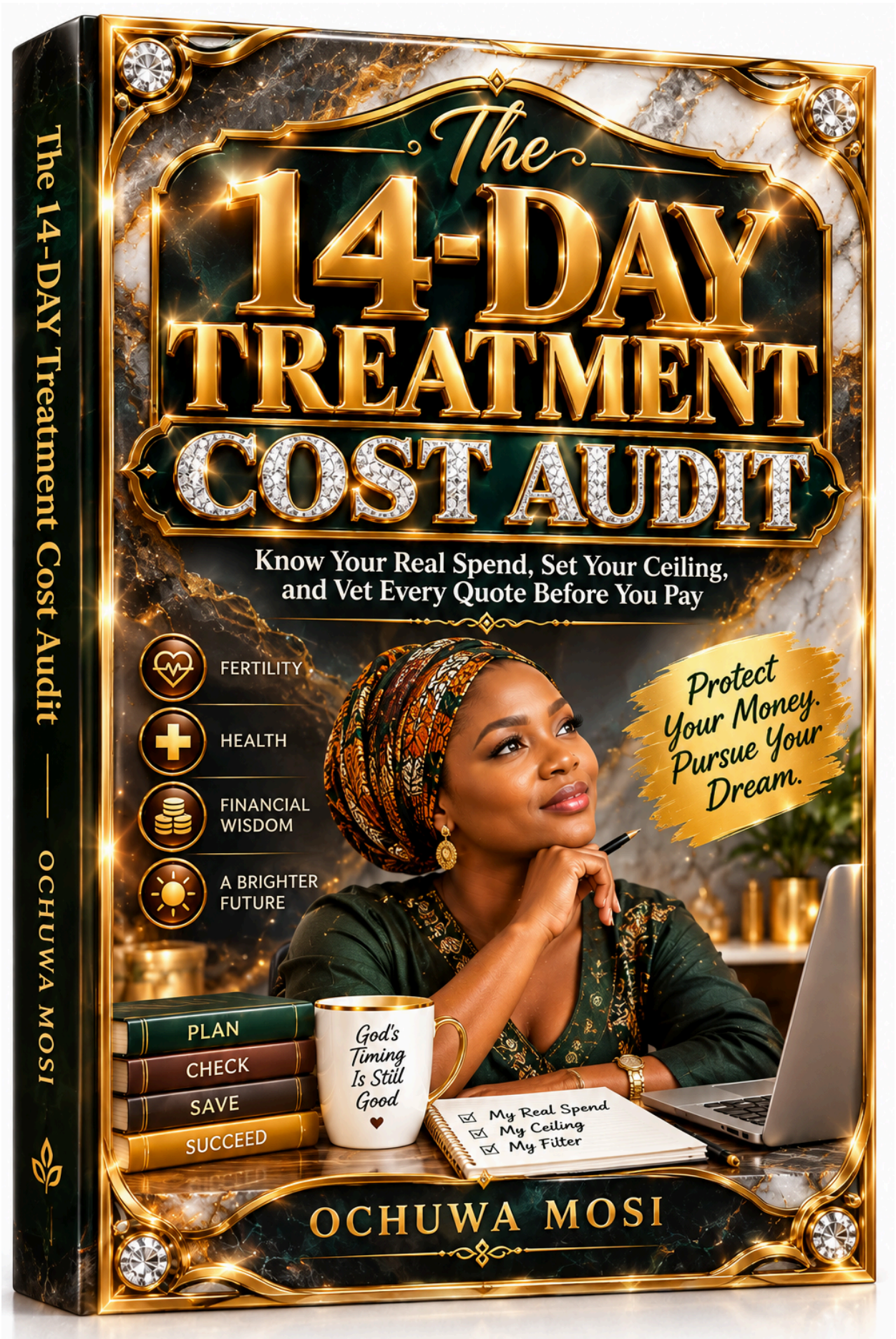

The 14-DAY TREATMENT COST AUDIT
Know Your Real Spend, Set Your Ceiling, and Vet Every Quote Before You Pay
FERTILITY
HEALTH
FINANCIAL WISDOM
A BRIGHTER FUTURE
Protect Your Money. Pursue Your Dream.
PLAN
CHECK
SAVE
SUCCEED
God's Timing Is Still Good
My Real Spend
My Ceiling
My Filter
OCHUWA MOSI
The 14-DAY Treatment Cost Audit
OCHUWA MOSI

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# Introduction

## Before We Begin, Let Me Tell You Who I Am

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Hello, my dear. Before anything else, let me say this: I am glad you are here.
If you picked up this guide, I already know a few things about you. You are tired. You have probably spent more money than you want to admit. And somewhere in your chest, there is a small voice asking, "Am I being wise, or am I being used?"

My name is Ochuwa Mosi. I work as a consultant and a medic. Over the years, I have sat with many women who are trying to have a baby, and one thing keeps repeating itself. The money part is the part nobody helps you with.
Doctors talk about your body. Pastors talk about your faith. Aunties talk about what worked for their neighbour's cousin. But who sits you down and says, "Let us look at your money. Let us see how much you have spent, how much you can still spend, and who is trying to take advantage of you"?
Almost nobody. So you do it alone, at 2am, with your phone light on and your husband asleep beside you.
I am not going to pretend I have walked every step of your road. I haven't. What I have done is watch many women walk it, and I have seen the same mistakes cost them savings, land, peace, and sometimes their marriage. I am writing to you the way I would talk to my younger sister. Straight, kind, and with no wahala.

**What This Guide Is (And What It Is Not)**
Let me be very clear, because you deserve honesty.
This guide will not promise you a baby. Nobody can honestly promise you that, and anyone who does is selling you something. I will not tell you to stop treatment. I will not tell you to continue. I will not give you medical advice for your body. Your own doctor is the person for that.
What this guide will do is protect your money while you hope.
Think of it like this. When you travel from Lagos to Abuja by road, you don't just enter the bus and pray. You ask how much the fare is. You check the bus. You decide how much money to carry and how much to keep aside. You know when you will stop to rest.
Treatment is a journey too. Most women enter it with no map, no fare, and no stopping point. Then they wonder why they arrive broke.
By the end of these 14 days, you will have three things:

1. Your real number. You will know exactly how much you have spent so far.
2. Your ceiling. You will have a clear limit on what you will spend next, set while your head is calm and not in the middle of a crisis.
3. Your filter. You will be able to look at any clinic, any quote, any "miracle" offer, and know whether to pay, ask more questions, or walk away.

That is the whole promise. Nothing fancy. But I have seen what these three things can do for a woman's peace.

**Let Me Be Honest About My Own Story**

I will not tell you stories that did not happen. So here is what I can tell you truthfully.

In my work, I have met women who sold plots of land for one treatment cycle. I have met women who paid for "special prayers" three times in one month, with no one able to tell them what the money was for. I have met women who found out, only after paying, that the clinic's package was not what they thought it was.

The women in this guide, the ones I will call Ada, Funmi, and Hauwa, are composite examples. Their situations are real in the sense that women face them every day, but their names and details are changed, and each one blends several stories together. I am telling you this because I respect you too much to pretend otherwise.

One thing all of them had in common was that they were not foolish. Not one of them. They were hopeful, and hope is easy to charge for.

**How the 14 Days Work**

Here is how we will move together.

Days 1 to 3 are for understanding. We look at where your money has gone. No shame, no blame. Just the truth, written on paper.

Days 4 to 10 are for action. You will learn how to check a clinic before you pay, how to spot offers that smell like trouble, and how to set your spending ceiling and your pause point.

Days 11 to 14 are for locking it in. You will learn how to say no without guilt, how to talk to your husband about money without it turning into a fight, and how to keep your limit even when emotions run high.

You can move faster if you like, but I would not rush. Two weeks is short enough to finish and long enough for the ideas to sink in.

**How to Use This Guide**

A few small rules before we start.

First, get a pen and a notebook, or open the notes app on your phone. You will be writing numbers down. Please do not skip this. Reading alone will not change anything, but writing it down will.

Second, be honest with yourself. Nobody will see your numbers but you. The more honestly you write, the more this guide can help you.

Third, wherever a page touches on anything medical, please speak to your own doctor. I can help you protect your money. Your doctor protects your health. You need both.

And fourth, be gentle with yourself. If the total frightens you, that is normal. Almost every woman I have worked with went quiet when she saw her number for the first time. It does not mean you failed. It means you finally looked.

And looking is exactly where we start. In the next chapter, I am going to ask you to do something that feels small but is actually very brave: add up everything you have spent. I know you have been avoiding it. I know why. And I promise, by the end of that chapter, the number will frighten you a lot less than the not-knowing has.

# Chapter 1
## The Number You're Afraid to Add Up

---

I know you were nervous about this chapter. Good. That means you are being honest with yourself, and honesty is where we start.
So let me ask you something. If I asked you right now, "How much have you spent on treatment so far?", could you tell me? Not a rough guess. The real number.
If your stomach just tightened, you are not alone. Almost every woman I have worked with reacts the same way. She goes quiet. Some laugh nervously. Some change the subject. And some say, "Ah, Doctor, please, don't ask me that one."

**Why You Avoid the Number**
Let me explain what is going on in your head.
When you add up the money, you are not just counting naira. You are counting every hope you had. Every cycle that did not work. Every time you told yourself, "This one will be the one."
So your mind protects you. It says, "Don't look. If you don't look, it doesn't hurt."
I understand that. But here is the problem. Not looking does not make the money stop leaving. It only means you cannot see it leaving.
Think of NEPA bills in the old days, before prepaid meters. Some people would not open the bill because they feared the amount. The bill did not shrink. It just grew in the dark, and then one day the light was cut and everyone was shocked.
Treatment money works the same way. The one who never checks her total is the easiest one to charge again.

**The 2am Maths**
I have a feeling you already do this maths. Just not on paper.
It is 2am. Your husband is asleep. You are lying there with your phone, and you start counting in your head.
"The clinic was this much. The injections were that much. The second clinic. The prayer retreat. The herbs from that woman on WhatsApp. The transfer I sent for the scan. Ah, how much was that again?"
Then you lose count. Then you get scared. Then you stop. And the next night, you start again.
Let me tell you about Ada. She is one of the composite women I mentioned in the Introduction, a blend of several real stories, with details changed. Ada was 36, living in Lagos, and she told me she "had a rough idea" of what she had spent. She said it was around ₦1.5 million.
When we sat down with her bank app, her transfer alerts and her WhatsApp chats, the real number was closer to ₦3.4 million. Almost double.
She was not lying. She had simply forgotten the small ones. The ₦40,000 here. The ₦85,000 there. The "just send ₦25,000 for the special oil." The small ones add up like pure water sachets. One is nothing. A bag is a business.

**Why a Rough Idea Is Dangerous**

You might be thinking, "But I have a rough idea. Isn't that enough?"

No, my dear. And here is why.

A rough idea always works against you. When we guess, we guess low. Nobody guesses high about their own pain. So you make your next decision based on a number that is too small.

You think, "I have only spent ₦1.5 million, so another ₦800,000 is not too much." But if the real number is ₦3.4 million, that thinking is completely different.

You cannot set a limit on something you have not measured. It is like trying to budget for a month without knowing your salary.

That is why we begin here. Before any checklist, before any clinic question, before any script, you need your real number.

**Your Total Spend Snapshot**

This is your Quick Win. It should take you about 30 minutes, and by the end of it, you will feel lighter. I promise.

Here is what you do.

1. Get a notebook or open a notes app. Write "Total Spend Snapshot" at the top and today's date.
2. Open your bank app and scroll back through your transfers. Look for clinics, pharmacies, labs, scan centres, and any names you remember. Don't forget Opay, Palmpay, Moniepoint or any other app you use.
3. Check your WhatsApp chats and your phone gallery. Screenshots of transfers are gold.
4. Think about cash. POS withdrawals, money you gave in hand, offerings at church or prayer houses. Write the best honest estimate and mark it with a star so you remember it is an estimate.
5. If your husband has paid for anything, add it. This is about the full picture, not about whose money it was.
6. Fill in the table below.

| What the money was for | Amount spent (₦) |
|---|---|
| Consultation fees and tests | |
| Treatment cycles and procedures | |
| Drugs and injections | |
| Scans and lab work | |
| Travel, transport and accommodation | |
| Prayer houses, offerings, deliverance | |
| Herbs, supplements, WhatsApp sellers | |
| Money borrowed (loans, Ajo, family) | |
| Assets sold (land, gold, car, shares) | |
| Other costs (time off work, gifts, extras) | |
| **TOTAL** | |

If you are in the UK, the US or anywhere abroad, use your own currency in the same table. Add insurance co-pays, private clinic fees, flights home for treatment, and any hospital bills. Same steps, different money.
Now write the total at the bottom. Say it out loud once.
Take a breath. I know. It may feel heavy.

**What to Do With What You See**
Let me tell you what I tell every woman at this point.
First, do not judge yourself. You did not waste this money. You spent it trying to build a family. You spent it with the information you had at the time. That is not foolishness. That is love and hope.
Second, notice which row is the biggest. Many women are surprised. For some it is the clinic. For others it is the "extras": the prayers, the herbs, the "just send small something" payments. Circle your biggest row. We will come back to it.
Third, notice how much was spent on things you cannot clearly explain. If someone asked, "What exactly did that ₦150,000 buy?", could you answer? If not, put a question mark next to it. Those question marks are where your money has been leaking.
Funmi, another composite woman, found ₦620,000 in her question-mark rows. She said, "Doctor, I felt sick. But I also felt like I could finally breathe." That is what clarity does. It hurts for a moment and then it frees you.

So if you take nothing else from this chapter, remember this: *a number you can see is a number you can control.* The fear was never really about the money. It was about not knowing.

Now you have your number. Keep that notebook close, because you will use it again and again. But here is the next question, and it is a big one. How did the bills grow this large in the first place? Why does everybody have a "solution" for you, and why does every solution seem to cost more than the last? In the next chapter, I am going to pull back the curtain on that. Some of it will make you angry. Some of it may make you feel better about yourself. And all of it will help you see why you were never the problem.

# Chapter 2

## Why Everybody Has a "Solution" for You (And Why the Bills Keep Growing)

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So now you have your number. Written down, in your own handwriting, with nothing hidden. If you did the Snapshot, I am proud of you. Truly.

Now let us ask the question that has probably been sitting in your chest: how did it grow this big? And why did nobody warn you?

Let me say something first, and I want you to hear it properly. You were never the problem. The system around you was built, sometimes by accident and sometimes on purpose, to keep a hopeful woman paying.

### Why Your Hope Is Easy to Charge For

Think about a market woman who sells pepper. If a customer comes at 7am and says, "I need pepper, my guests are arriving in an hour," what happens to the price? It goes up. Not because the pepper changed, but because the need became urgent.

Now think about a woman who has been trying for a baby for five years. Her need is not urgent. It is aching. Everyone around her can see it, and some of them have learned how to price it.

I am not saying everyone is a thief. Many clinics are honest. Many pastors are sincere. Many aunties truly love you. But you are surrounded by so many voices, and not all of them are asking the same question. Some are asking, "How can I help her?" Others are asking, "How much can she pay?"

Your job is to learn to tell the difference. That is what the next chapters are for.

### The Clinic Add-On Pile-Up

Let us begin with clinics, because that is usually where the biggest money goes.

A good clinic gives you a clear plan and a clear quote. A not-so-good one gives you a starting price that sounds fair, and then the extras begin to arrive.

It usually goes like this. You are quoted a price for a cycle. Then, "Madam, the price does not include the drugs." Then, "The scan is separate." Then, "For your own good, we recommend this additional procedure." Then, "If this cycle doesn't work, we can offer you a discount on the next one if you pay now."

Each of these may be reasonable on its own. Some may even be medically necessary. But when they arrive one by one, you never see the full picture. Each ₦150,000 feels small because you are already deep in.

It is like buying a phone and then finding out the charger is separate, the screen guard is separate, the SIM is separate, and the "activation" is separate. By the time you leave, the phone cost double.

I am not telling you every add-on is a lie. I am telling you that you have the right to see the whole price before you start, and in Chapter 4, I will show you exactly how to ask for it.

**The Prayer House and Deliverance Trap**

Now let me speak carefully here, because I respect faith, and I am not here to attack yours. Prayer has carried many women through the hardest seasons of their lives. Please keep praying. But there is a difference between praying and paying.

Some women are told, "Your case is spiritual. You need a special seven-day programme. The fee is ₦200,000." Or, "Bring a seed offering of ₦500,000 and God will open your womb." Or, "There is a covenant that must be broken, and it requires these items."

Here is a question you are allowed to ask, quietly and respectfully: "What exactly is this money for, and who receives it?"

A sincere ministry will not be offended by that question. If the answer is vague, angry, or "you are questioning God," pause. A real man or woman of God does not need you to bankrupt your family to receive a blessing.

And please hear me on this: your faith is not measured by the size of your offering.

**The WhatsApp Seller**

Then there is the third voice. The woman on WhatsApp with the testimonies, the screenshots, and the "100% guaranteed" herbal mix.

She sounds kind. She calls you "my dear" and "mummy." She sends you a long list of women who "gave birth after using this." She tells you the price is reduced "only for today."

Here is what I want you to notice. Nobody can guarantee a pregnancy. Not a clinic, not a prayer house, not a herb seller, and not me. The moment someone says "guaranteed," they have told you who they are.

There is also something more serious. Some unregulated products can interfere with your health or with treatment you are already receiving. So before you swallow, rub, or inject anything, show it to your own doctor first. Please. That one is for your safety, not just your money.

**Why Nothing You Tried Felt Clear**

Let me tell you about Hauwa, another composite woman. She was 33, and by the time we met, she had visited four clinics, two prayer houses, and bought from three different sellers over two years.

I asked her, "Which of these did you have a clear plan for? A clear price, a clear timeline, a clear reason?"

She thought for a long time. Then she said quietly, "None. I just followed whoever spoke last."

That sentence is the whole problem.

When you have no plan of your own, you become the plan of whoever is nearest. The clinic's plan. The pastor's plan. Your mother-in-law's plan. The seller's plan. And all of them have one thing in common: none of them is accountable for your bank balance except you.

That is not a criticism. It is the reason you need your own system. Not because the people around you are all bad, but because nobody else is guarding your money.

**The Promise: Your 14 Days**

So here is what we are going to do about it.

Over the next 14 days, you will do three things.

1. Know your real number. You have already begun, and that was the hardest part.
2. Set your ceiling. A limit that you decide with a calm mind, so that no one else decides it for you in the middle of an emotional moment.
3. Learn to vet any offer. Any clinic, any quote, any "miracle." You will have a checklist, word-for-word questions, and a scorecard.

I cannot promise you a baby. I can promise you that, by Day 14, you will stop being the easiest person in the room to charge. You will walk into any clinic, any prayer house, any WhatsApp chat, with your notebook and your limit, and you will walk out clear, not confused.

That is a different kind of strength. And I have watched what it does for a woman's sleep, her marriage, and her peace.

So if you take nothing else from this chapter, remember this: *the bills grew because you had no map, not because you were foolish.* And a map is exactly what we are about to build.

In the next chapter, we go back to your Snapshot, and this time we read it together. I will show you the hidden costs most women never notice, the "urgent top-ups" that appear when you are most vulnerable, and how pressure tactics actually work. Fair warning: after Chapter 3, you will never hear "pay today and get a discount" the same way again.

# Chapter 3
## Days 1-3, Understand Where Your Money Really Went

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Last chapter, we saw that the bills grew because you had no map, and that a lot of voices around you were charging a hopeful woman without anyone guarding her bank balance. Good. Now we go back to your Snapshot and read it properly. Days 1–3 are all about understanding. No spending decisions yet. No big moves. Just the truth.
Get your notebook. Open your Total Spend Snapshot. Let us go through it together.

**Reading Your Snapshot Without Shame**
Before you read a single line, say this to yourself: "I am looking at information, not at my failures."
I say this to every woman, because the first thing the mind does is turn numbers into accusations. "Why did I pay that? How could I be so stupid?" Please stop that sentence before it finishes. You made each of those decisions with the information you had, the pressure you felt, and the hope you carried. A woman who pays for a chance at a child is not stupid. She is brave. Today you simply have more information than you did then.
Now do this, step by step.

1. Take a pen of a different colour from the one you used before.
2. Go down each row of your Snapshot and ask one question: "Could I explain what this money bought, and could I show a receipt, a quote, or a message that proves it?"
3. If yes, put a tick.
4. If you could explain it but have no proof, put a "P" for proof missing.
5. If you cannot explain it at all, circle it. These are your leak rows.

Do not rush. Take your time. Some women do this in one evening. Others take three days, a little each night. Both are fine.

**The Hidden Costs Nobody Warns You About**
Now that you have marked your rows, let me show you the costs that most women forget to count, even after they think they have counted everything. Check whether any of these belong in your Snapshot.
**Repeat cycles:** A first attempt is rarely the only attempt. Many women plan for one cycle and end up paying for several. If you did not set a limit before starting, each new cycle felt like "just one more try." Count every cycle separately in your notebook, and write down what each one cost in total, including drugs and scans.
**Drugs and supplements:** These are often not in the first quote. They can be a big part of the total, and women often buy them in small amounts from different pharmacies, so the total never shows up in one place. Scroll through your bank app for pharmacy names.
Scans, tests and repeat tests. One test can become several. Some repeats are medically needed. Some are routine at that clinic. You are allowed to ask, "Is this repeat necessary, and why?"

**Travel and accommodation:** Flights, fuel, hotel nights in another city, the keke and bolt rides to appointments, food on the road. In Lagos traffic, a clinic visit can cost you half a day of income too. Add all of it.
**Lost income:** Every day you take off work for appointments is money you did not earn. If you are a trader, a day with a closed shop is a day without sales. You do not have to count this in your main total, but write it in your notebook so you see the full picture.
**The "small, small" payments:** The ₦20,000 for a special oil. The ₦35,000 "registration." The ₦15,000 for a "prayer item." Alone, they look harmless. Together, they are often where the biggest surprises hide. Remember Ada's ₦3.4 million? Most of the gap was here.
**Borrowed money and its interest:** If you borrowed from a bank, a loan app, a cooperative or an Ajo group, the interest is part of the cost. A ₦500,000 loan can cost much more by the time it is paid back. Write the repayment amount, not just the amount you collected.
**Assets sold below value:** When land or gold is sold in a hurry, it often goes for less than it is worth. I am not telling you this to hurt you. I am telling you because it belongs in the full picture. Go back to your Snapshot now and add anything you missed. Many women find another ₦100,000 to ₦500,000 this way. If that happens to you, take a breath and remember: finding it is the point. You are not losing anything new. You are only seeing what was already there.

**How Pressure Tactics Actually Work**
Now we get to the part I promised you at the end of the last chapter. I want you to understand how pressure works, because once you see the mechanism, it loses its power over you.
Pressure tactics are not always evil people with bad intentions. Sometimes they are habits in a sales culture. But they work on everyone, and they work best on someone who is tired and hopeful. Here are the common ones.
1. The clock. "This price is only valid till Friday." "We have only two slots left this month." "The offer ends today." Here is the truth: a real, honest price does not usually disappear overnight. Ask, "Can you put that in writing, with the date it expires?" and watch what happens.
2. The discount for paying now. "Pay today and I will give you a special rate." Pause. If the price is fair, why does it need a rush? A discount that disappears when you ask for time to think is not a gift. It is a trap to stop you from thinking.
3. The guilt. "Don't you want a child?" "You are giving up too soon." "If you don't do this, you will regret it forever." Notice that none of these sentences answer your question about price or evidence. They only attack your love and your hope.
4. The fear. "Your age is running out." "Your case is urgent." Your age and timeline may be a real medical matter, and only your own doctor can speak truthfully about that. But fear used to close a sale is different from fear used to inform a patient. Ask: "What exactly will change if I take one week to decide?" A trustworthy professional can answer that calmly.
5. The crowd. "Many women like you have done this and gave birth." "Everyone in our church uses this." Stories are not evidence, and a testimony from someone else's body is not a guarantee for yours.

6. The special secret. "I'm only telling you this because I like you." "This is not for everyone." The more private and special it sounds, the more reason to slow down and ask questions.
7. The shame. "Don't tell your husband yet." "Don't tell anybody." Be very careful here. A good offer can survive daylight and other people's eyes. If someone is asking you to hide the payment from your husband, or from your doctor, that is a red flag all by itself.
Do you see the pattern? Every one of these tactics does the same thing. It tries to move your decision from your head to your heart, and from later to now. A tired woman at 2am cannot think clearly. That is exactly why they work.

**The Three-Day Rule**

Here is a rule I want you to start using today, even before we get to the checklists.
For any payment above a small amount you choose, wait 72 hours before paying. Write the amount in your notebook right now. For some women it is ₦50,000. For others it is ₦100,000. Choose a number that would hurt a little if it was wasted.
Anything above that number waits three days. No exceptions. Not for a discount, not for "only today," not for a prophet, not for a doctor's receptionist.
If it is a real opportunity, it will still be there on Day 4. If it disappears, it was never an opportunity. It was pressure.
Notice how this protects you in every situation. You do not have to argue. You do not have to be rude. You simply say, "Thank you. I will let you know after I have thought about it." That sentence is one of the most powerful ones you will ever learn, and in Chapter 6, I will give you more like it.
One important note. If you are ever dealing with a real medical emergency, such as severe pain, heavy bleeding or any symptom that frightens you, do not wait. Go to a hospital immediately. The Three-Day Rule is for treatment-plan and spending decisions, not for emergencies.

**Your Day 1 to 3 Homework**

Before moving on, make sure you have done these things. Tick them off in your notebook.

1. You have marked every row of your Snapshot with a tick, a "P," or a circle.
2. You have added any hidden costs you missed.
3. You have written your updated total at the bottom.
4. You have counted how many cycles or major treatments you have paid for, and what each one cost.
5. You have chosen your Three-Day Rule amount and written it down.

If you have done all five, you have already done more than most women ever do. You now know where your money went, and you know how pressure works.
So if you take nothing else from this chapter, remember this: *pressure always asks you to decide quickly, and clarity always asks you to decide calmly.* When someone rushes you, the rush itself is information.

Now comes the exciting part. You understand your money, and you can spot pressure. Next, I am going to hand you the tools. In the next chapter, I will give you the 15-Point Clinic Vetting Checklist, the exact questions to ask before you pay, the Red Flag Scorecard for "miracle" offers, and a quote comparison sheet. If you are abroad, there is also a section on the cost traps hiding in insurance and travel-for-treatment. Honestly, this is the chapter I would want every woman to read before she walks into any clinic.

# Chapter 4
## Days 4-7, Act: Check Before You Pay

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Last chapter, you learned that pressure always asks you to decide quickly, and that clarity asks you to decide calmly. You also picked your Three-Day Rule amount. Today we start using it, because this is where you stop being a woman who gets charged and become a woman who checks.
This chapter covers Days 4 to 7. You will not be spending anything in these four days. You will be building your filter. Take it slowly, and keep your notebook open.

**Why You Check Before You Pay**
Think about how you buy a second-hand car in Lagos. You don't just hand over the money because the seller smiles. You bring a mechanic. You check the papers. You ask why he is selling. You look under the bonnet.
Yet many women walk into a fertility clinic, the most expensive and most emotional purchase of their lives, and check nothing. Not because they are careless. Because nobody told them they were allowed to.
You are allowed. A good clinic expects it, and a clinic that gets angry about your questions has just answered one of them.

**The 15-Point Clinic Vetting Checklist**
Use this for any clinic, whether in Lagos, Abuja, Port Harcourt, London or Houston. Put a tick, a cross, or a question mark next to each point. A question mark means "I need to ask." I have grouped them so they are easy to remember.
Who they are

1. The doctor's registration. Ask for the lead doctor's full name and registration number, and confirm it with the professional council in that country. In Nigeria, that is the Medical and Dental Council of Nigeria (MDCN). Abroad, it is the local medical register.
2. The clinic's registration. Ask whether the clinic is licensed by the proper health authority and ask to see the licence. A real clinic can show you paper.
3. The team. Ask who will actually handle your treatment, and what their training is. Is there a trained embryologist or lab specialist, or only a doctor?
4. Their experience with your situation. Ask how often they treat women with a case like yours. Experience with your type of case matters more than a fancy waiting room.

What they claim

5. Success rates, in writing. Ask for their live birth rate per started cycle, grouped by age. Many clinics quote "pregnancy rates" because the number looks bigger. A pregnancy and a baby in your arms are not the same thing.
6. How they count. Ask whether the rate includes women who dropped out, and whether it covers your age group. A number for 28-year-olds tells a 38-year-old nothing.

7. No guarantees. If the clinic promises a pregnancy or a baby, tick a cross and keep your money. Honest professionals talk about chances, not promises.

What it costs

8. A full written quote. The quote must list every item: consultation, tests, drugs, procedures, lab work, scans, storage, follow-up. If it is only said, it is not a quote.
9. What is not included. Ask, "What could be added later that is not on this quote?" Write down the answer.
10. The refund and cancellation rule. Ask what happens if you cancel, if the cycle is stopped early, or if your body does not respond. Get it in writing before paying.
11. The payment terms. Be careful with large upfront payments for many cycles. Ask what happens to your money if the clinic closes, changes doctors, or the package is not used.

How they treat you

12. Your questions. Do they answer calmly and clearly, or do they rush you and say "Don't worry, just trust us"? Trust is earned by clear answers.
13. Time to think. Ask, "Can I take a few days to decide?" A good clinic says yes with no drama. If you are pushed to pay today, remember the Three-Day Rule.
14. Your records. You should be able to get copies of your test results, scan reports, and treatment notes. If they refuse, that is a problem.
15. A second opinion. Ask, "Would you mind if I get a second opinion?" Any honest doctor says, "Of course." If you sense offence, hurt, or threats, walk away.

Now count. Out of 15, how many ticks? As a simple guide, if a clinic has 12 or more ticks, that is a strong sign. Between 8 and 11, ask more questions before you pay. Below 8, slow down seriously. And a cross on point 7 (guarantees) or point 15 (second opinion) is enough reason to stop, even if the rest looks good.

I have to say one more thing, because it matters. This checklist protects your money and your rights. It does not replace medical advice. Your own doctor decides what treatment suits your body. I only help you make sure you are paying a fair price to the right people.

**The Questions to Ask Before You Pay (Word for Word)**

Many women freeze at the front desk. The words disappear. So here they are. Copy them into your notebook, or screenshot this page, and read them out loud if you need to.

For the doctor or the clinic:

- "Please can you give me the full cost of this treatment in writing, with every item listed?"
- "What is not included in this price that I might have to pay for later?"
- "What is your live birth rate per started cycle for women my age? Can I see it in writing?"
- "If this cycle does not go ahead, or is stopped early, what is refundable?"
- "Is every test and every repeat scan you are asking for medically necessary? Why?"
- "What are my other options, including waiting or doing less, and what do they cost?"

- "If I take one week to decide, what exactly changes?"
- "May I get a copy of my results and treatment notes?"

For a prayer house or a ministry:

- "What exactly is this money for, and who receives it?"
- "Is there a receipt or a written breakdown?"
- "Is this compulsory, or is it a free-will gift?"
- "Can my husband come with me when I make this decision?"

For a seller of herbs or supplements:

- "What is in this product, and who made it? Is it registered with NAFDAC?"
- "Is there a return or refund policy?"
- "Can I show this to my own doctor before I use it?"

Here is something I have noticed. The calm ones answer simply. The ones who are hiding something get irritated, change the subject, or say "You are doubting me?" You will start noticing this pattern quickly, and it will save you a lot of money.

**The "Miracle Offer" Red Flag Scorecard**

Now let us talk about the offers that sound too good to be true. You know the ones. The "100% result" messages. The special bottle from a faraway village. The package that "never fails." Here is a simple scorecard. Think of any offer you are being given right now, then give it one point for every statement that is true.

1. It promises, or strongly hints at, a guaranteed pregnancy or baby.
2. It works for "every case" or "every woman."
3. The price is only valid today, this week, or "while stock lasts."
4. You are asked to pay first, with the details to follow.
5. Payment goes to a personal account, not a registered business or clinic account.
6. You are told to keep it secret from your husband, your family, or your doctor.
7. It is based on testimonies and screenshots, with no clear written explanation of what it is.
8. You cannot easily find out who they are, where they are, or who is responsible.
9. You are told not to use your other treatment while taking this one.
10. You are made to feel that saying no is a lack of faith, love, or courage.

Now add up your points.

- 0 to 2 points: Low concern. Still do your homework and use the Three-Day Rule.
- 3 to 4 points: Caution. Do not pay yet. Ask the questions above and show everything to your own doctor.
- 5 or more points: Walk away, or at least pause for a full week and get advice from someone you trust, including your doctor and your husband.

And please remember that number 9 is a serious health warning. If anyone tells you to stop a treatment your doctor prescribed, talk to your doctor before you do anything.

**Hauwa and the Two Quotes**

Let me share what happened with Hauwa, the composite woman I told you about. She was given a quote of ₦2.8 million by one clinic and ₦2.1 million by another for what sounded like the same treatment.

She was ready to choose the cheaper one. But when we put the two quotes side by side, we found the cheaper one left out the drugs, the scans, and the lab storage. Once we added those, the "cheaper" clinic was actually about ₦400,000 more expensive.

She would never have seen it without a sheet to compare them. That is why you need one.

**Your Quote Comparison Sheet**

Whenever you get quotes from two or more places, copy this table into your notebook and fill it in. Use one column for each clinic.

| What to compare | Clinic A | Clinic B | Clinic C |
|---|---|---|---|
| Clinic name and city | | | |
| Doctor's name and registration checked? | | | |
| Consultation and tests | | | |
| Procedure or cycle cost | | | |
| Drugs and injections | | | |
| Scans and lab work | | | |
| Storage or extra procedures | | | |
| Follow-up visits | | | |
| What is NOT included | | | |
| Refund and cancellation terms | | | |
| Live birth rate per started cycle (for my age) | | | |
| Written quote received? (Yes/No) | | | |
| Checklist score (out of 15) | | | |
| Real total cost | | | |

The last row is the one that matters. Add up everything, including what is "not included," and write the honest total. Do not compare headline prices. Compare real totals.

**If You Are Abroad: The Cost Traps Hiding in the Fine Print**

If you live in the UK, the US, Canada or elsewhere, this part is for you. The rules and prices are different, but the pressure and the surprises are not. Rules also change by country, region, and insurer, so please confirm every detail with the official source or your own insurer.

Insurance. Many women assume that because they pay for insurance, treatment is covered. Often it is not, or only partly. Ask your insurer in writing what is covered, what is excluded, and whether you need approval first. Write down the name of the person you spoke with and the date.

**The UK:** In the UK, NHS funding for fertility treatment depends on where you live, and the rules about who qualifies can differ from one area to another. Ask your GP or local health board what applies to you before assuming you must go private. If you do go private, clinics there are regulated, and the regulator publishes information about clinics that you can look at before choosing.

**The US:** Coverage depends on your state and your employer's plan. Many plans cover little or nothing. Clinics usually publish success rates through national reporting bodies, so ask your clinic for theirs and compare it with the national reports. Be careful with packages that require large upfront payments, and with fertility loans. Read the interest rate and the repayment period before signing anything.

**Travel for treatment:** Some women fly home to Nigeria, or to another country, for cheaper treatment. Sometimes it saves money. But count the whole picture: flights, accommodation, time off work, repeat trips, drugs that must be brought or bought, and what happens if something goes wrong when you are far from your own doctor. Ask who will handle complications and follow-up after you return.

**Currency and transfers:** If you pay in naira from a foreign income, exchange rate changes can raise the price by the time you pay. Ask the clinic what currency the quote is in, and until when it is valid.

**The "package" trap:** Multi-cycle packages can look attractive. Ask exactly what happens to unused cycles, whether they can be refunded, and whether the clinic can close or change its terms. Remember, a bigger payment today should come with clearer protection tomorrow.

One last thing. No matter where you live, the same three questions work: what is the full written price, what is not included, and what happens if it does not go ahead? Those three questions travel across any border.

**Your Day 4 to 7 Homework**

Tick these off in your notebook.

1. Day 4: Copy the 15-Point Checklist and the questions into your notebook.
2. Day 5: Run any clinic you are currently dealing with through the checklist. Write down the score.
3. Day 6: Run any "miracle" offer, seller, or special programme through the Red Flag Scorecard.

4. Day 7: If you have two or more quotes, fill in the Quote Comparison Sheet. If you only have one, fill in one column and note what you still need to ask. If you are abroad, write down the questions you need to ask your insurer or clinic.

Do not pay for anything new this week. If you already have a payment waiting, use your Three-Day Rule and finish this homework first.

So if you take nothing else from this chapter, remember this: *a clear question is the cheapest protection you will ever buy.* Every question in this chapter costs you nothing, and any one of them can save you hundreds of thousands.

You now have the tools to check what you are being sold. But there is a bigger question we have not answered yet, and it is the one that has probably been keeping you awake the most. How much is too much? When do you stop, pause, or change direction? In the next chapter, I will walk you through building your own spending ceiling and your pause point, so that emotion never decides for you again. That is the part where many women tell me, "Doctor, I finally feel in control."

# Chapter 5
## Days 8-10, Act: Your Ceiling and Your Pause Point

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Last chapter, you learned that a clear question is the cheapest protection you will ever buy. You now have a checklist, word-for-word questions, a scorecard and a comparison sheet. But tools only protect you when you are calm. So for the next three days, we deal with the moment you are not calm.
Days 8 to 10 are about one thing: deciding how much is too much while your head is clear, so that your emotions never decide for you again.

**Why You Need a Ceiling Before You Need It**
Think about going to Balogun Market on a Saturday. A sensible woman does not walk in with her whole salary and say, "I'll see what happens." She decides before she leaves home: "I am spending this much on fabric. Not a naira more." Why? Because she knows the market is loud, the sellers are charming, and she will be tempted.
Treatment is the same market, with far bigger emotions. In the middle of a cycle, with hope high or a result just disappointing you, you are the worst version of a decision-maker. That is not an insult. It is human.
So we make the decision now, on paper, while you are sitting quietly with your notebook. A ceiling is not a lack of faith. It is how a wise woman keeps hoping without losing her house.

**Your Treatment Budget & Ceiling Calculator**
Open your notebook. Take your time. You will need your Snapshot and a clear mind. If you are married, you will bring your husband into this in the next chapter, so treat today's numbers as your honest first draft.
Step 1: What do I have available?
Write down the savings and regular income you could put toward treatment without harming your basic life. Do not count money you do not have yet, and do not count promises like "my brother said he will help."
Step 2: What must I protect?
List the money that is not for treatment, no matter what. Rent, school fees, food, transport, existing loan repayments, medical needs of the family, and an emergency fund. Aim for at least three months of basic living costs in your emergency fund. If you are abroad, include rent or mortgage, bills and insurance premiums.
Step 3: Work out what is truly free.
Step 1 minus Step 2. That is the most you could possibly spend. Be honest. Many women find this number is smaller than they hoped. That is information, not punishment.
Step 4: Remove the danger money.
Cross out anything that would come from the following:

- Loan apps or high-interest loans

- Selling land, your home, or your business stock
- Money meant for your children's school fees
- Money borrowed from relatives that creates a debt you cannot repay

This is the most important step in the whole calculator. A ceiling built on borrowed money is not a ceiling. It is a trap with a nice name. If the plan only works with a loan, the plan is already too expensive.

Step 5: Set two lines.

- Your Comfortable Ceiling: the amount you can spend and still sleep well. Usually about 70% of your Step 3 number.
- Your Hard Ceiling: the absolute limit. You never go beyond it, no matter who is speaking, no matter how good the offer sounds.

Step 6: Divide it by attempts.

Decide how many separate attempts or stages your Comfortable Ceiling can honestly support, and write the maximum you will spend on each. This stops one expensive attempt from eating everything.

Here is how it looks in a table. Copy it into your notebook.

| **Item** | **Example (₦)** | **Mine (₦)** |
|---|---|---|
| Step 1: Savings and income I can use | 3,000,000 | |
| Step 2: Money I must protect | 1,400,000 | |
| Step 3: Truly free money (1 minus 2) | 1,600,000 | |
| Step 4: Danger money removed | 0 | |
| Comfortable Ceiling (about 70% of Step 3) | 1,120,000 | |
| Hard Ceiling (all of Step 3) | 1,600,000 | |
| Maximum per attempt | 560,000 | |

Those numbers are only an example. Yours will be different, and that is fine.

If you are abroad, do the same in your own currency. Include insurance co-pays, deductibles, and any flights or time off work.

Now one more thing. Look at your Total Spend Snapshot from Chapter 1. If what you have already spent is more than the ceiling you just calculated, do not panic. Money already spent is gone; the ceiling is about what happens from today. It is also a good moment to remember that the past is not a reason to spend more. That feeling has a name, and every sales person knows it: "You have come this far, why stop now?"

**The Trap of "I Have Already Spent So Much"**

Let me tell you about Ada again, the composite woman from Chapter 1. When she saw her ₦3.4 million number, her first reaction was, "So I cannot stop now. If I stop, all that money was for nothing."

I asked her a question, and I will ask you the same one: "If you had not spent a single naira yet, and someone showed you today's offer, would you accept it at today's price?"

If the answer is yes, then decide on today's merits. If the answer is no, then past money is not a reason to say yes. The money you already spent cannot be recovered by spending more. It can only be learned from.

I know that feels hard to hear. But this one idea has saved more women than any checklist.

**Your Pause Point**

A ceiling tells you how much. A pause point tells you when to stop and think. They work together.

A pause is not quitting. A pause is a short, planned break where you review your money, your health, your relationship and your options before deciding the next step. You may continue after it. You may change direction. You may stop. But you do it on purpose, not by accident.

Write down your pause triggers. These are the situations where you promise yourself to stop and take a pause before spending again:

1. You have spent 70% of your Comfortable Ceiling.
2. An attempt or cycle has just ended without the result you hoped for. Take at least two weeks before paying for the next one.
3. Any quote is higher than your maximum per attempt.
4. Someone is pressuring you to decide fast, using any tactic from Chapter 3.
5. The only way to pay is to borrow, sell an asset, or touch money from your protected list.
6. You feel your emotions pushing the decision more than information.

When any trigger appears, the pause begins. No payment, no deposit, no "just to reserve the slot."

**The Pause-Point Decision Tree**

When you are in the pause, walk through these questions one by one. Write your answers in your notebook.

Question 1: Is this a medical emergency or a new worrying symptom?

If yes, stop reading and see a doctor right now. This tree is for money decisions only.

If no, go to Question 2.

Question 2: Would this payment take me past my Hard Ceiling?

If yes, the answer is no. Do not pay. Go to Question 6.

If no, go to Question 3.

Question 3: Would I have to borrow or sell something to pay for this?
If yes, the answer is not now. Go to Question 6.
If no, go to Question 4.
Question 4: Do I have this offer in writing, with every cost listed, and has it passed my 15-Point Checklist with at least 12 ticks?
If no, do not pay yet. Get the missing information, then return to Question 4.
If yes, go to Question 5.
Question 5: Have I told my husband, or a trusted person, and have I waited my full 72 hours?
If no, wait, talk, then come back.
If yes, you may proceed within your ceiling. Write down the amount, the date and what exactly you are paying for.
Question 6: What are my other options?
Ask your own doctor, calmly, "Given my situation, what are my options, including waiting, doing less, or a different approach, and what does each one cost?" Consider a second opinion. Consider whether a longer break would help you recover emotionally, physically or financially. Then return to Question 2 when you are ready.
If at any point the tree says stop, you do not need to feel guilty. It means the system is working. A gentle word here. Trying for a baby for a long time can wear down your spirit as well as your bank account. If you notice that you are constantly anxious, unable to sleep, or feeling hopeless, please talk to someone, whether it is a counsellor, your doctor, or someone you trust. Taking care of your mind is not a luxury. It belongs in your budget too.

**Funmi's Line in the Sand**
Funmi, another composite woman, set her ceiling at ₦1.2 million after we worked through the calculator. Two months later, a new clinic offered her a "special package" for ₦1.9 million, valid for three days only.
She did exactly what she had practised. She said, "Thank you. I will review this and let you know." She went home, ran the clinic through the checklist, and noticed the package did not state what was refundable. Then she used her decision tree, and it stopped her at Question 2.
She told me afterwards, "Doctor, it was strange. I was not tempted. The decision had already been made by the woman who sat with her notebook three weeks earlier." That is the whole point. You are protecting your future self from your most emotional moment.

**Your Day 8 to 10 Homework**
Tick these off in your notebook.

1. Day 8: Fill in the Ceiling Calculator, Steps 1 to 4.
2. Day 9: Set your Comfortable Ceiling, Hard Ceiling and maximum per attempt. Write your six pause triggers in your own words.
3. Day 10: Copy the Pause-Point Decision Tree into your notebook. Put a copy in your phone notes so it is with you when pressure comes.

Do not skip these. Your ceiling is worth only what you write down.
So if you take nothing else from this chapter, remember this: *your ceiling is not a wall against hope. It is a fence around your home, so that hope has a safe place to live.* Decide while you are calm, and let that decision speak for you when you are not.

Now you have your number, your filter, your ceiling and your pause point. But there are two hard conversations still waiting for you, and no calculator can have them for you. How do you say no to your mother-in-law, your pastor, or a persuasive seller without feeling like a bad woman? And how do you sit down with your husband and talk about all this money without it turning into an argument? In the next chapter, I will give you the exact words for both. I have watched these conversations change marriages, and I want you to have them ready.

# Chapter 6

## Days 11-13, Lock In: Saying No Without Guilt, and Talking to Your Husband

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Last chapter, you built your ceiling and your pause point, and you learned that your ceiling is a fence around your home so that hope has a safe place to live. Good. Now comes the part no calculator can do for you. A ceiling only works if you can say it out loud.
Days 11 to 13 are about two conversations. One is with the people who pressure you. The other is with the person who matters most. We start with the hard no.

**Why Saying No Feels So Heavy**
Let me tell you something I have noticed over the years. Most women do not struggle with the numbers. They struggle with the words.
You know you should not pay that ₦300,000. But your mother-in-law is looking at you. Your pastor is holding your hand. The seller on WhatsApp is saying, "Mummy, I thought you wanted a child." And your mouth will not move.
Why? Because in our culture, a good woman is supposed to be respectful, patient and willing to sacrifice. So when you say no, you feel like you are being rude, or faithless, or selfish.
You are none of those things. Protecting your money is not disrespect. It is stewardship. You can honour a person and still refuse their request. In fact, the best way to say no is to do both at once.

**The Formula for a Kind No**
Every good no has three parts. Learn them once and you can use them anywhere.

1. Appreciate. Thank them for caring. This lowers the temperature.
2. Decline or delay. Say clearly that you are not paying now. No long explanation.
3. Close the door gently. End with a short sentence that stops the debate.

You do not owe anyone a full defence of your finances. The more you explain, the more room you give them to argue. Short is strong.
And remember your Three-Day Rule from Chapter 3. "Let me think about it" is a full sentence. It is not a lie, and it is not rude.

**Scripts for Family**
Your family loves you, and that is exactly why they can be the hardest to refuse. They are not trying to harm you. But their love sometimes comes with suggestions that cost money.
When your mother or aunty says, "Go to this place, my friend's daughter had twins there":
"Thank you, Mummy. I know you want the best for me. Please send me the details and I will look into it properly. My husband and I have a plan for how we are making decisions, so I will not be rushing anything."
When a relative pushes you to try one more thing straight away:
"I really appreciate that you care. We are being careful with our decisions now, so we will review it and let you know if it fits. Please let us handle it from here."

When someone keeps asking, "So what are you doing about it?" in front of others:
"We are taking care of it, thank you. I would rather not discuss the details. Please keep us in your prayers."
When a family member offers to lend you money for treatment:
"That is very kind of you. Before I accept, I need to be sure we can pay it back without stress. Let me check our plan first."
Please remember what we said in the last chapter. Borrowed money is danger money. A kind offer today can become a family problem tomorrow.

**Scripts for Your In-Laws**

Let us be honest. In many homes, this is the most delicate conversation. The pressure may come with words like "In this family, we have always had children," or with hints that you are the problem. That is painful, and it is also not fair. Fertility challenges can come from either partner, and only proper medical tests can tell what is going on.
When your mother-in-law says you should "do whatever it takes":
"Mummy, I know you want grandchildren, and so do we. We are doing our best, and we are doing it with wisdom. Please trust us to take the right steps in our own time."
When she suggests a spiritual or traditional solution that costs money:
"Thank you, Mummy. We will think and pray about it together. We have a rule that we do not pay for anything before we both understand what it is for."
When she criticises or blames you:
"Mummy, this is a difficult time for both of us. I would appreciate your support more than your judgment. Please speak to us with love."
Notice something. In each of these, you say "we." That is intentional. When you stand with your husband, it is harder for anyone to place all the blame on you. And that leads to the second half of this chapter.

**Scripts for Your Church, Mosque or Prayer Group**

Please keep your faith. Please keep praying. The goal here is not to reduce your spiritual life. It is only to separate your prayer from your payments.
When you are asked to give a large seed, offering or special fee:
"Thank you, Pastor. I will pray about it, and my husband and I will decide together on what we can give. I would like a written breakdown of what this programme costs."
When someone says your hesitation shows a lack of faith:
"I believe God is able. I also believe He gave me wisdom to handle my money. I will give what is right for my household."
When someone insists that the money must be paid today:
"I understand. I will not be able to decide today. If it is meant for me, it will still be there when I am ready."

A sincere ministry will not be offended. If anyone becomes angry, threatens you with spiritual consequences, or tells you to hide the payment from your husband, you have learned something important about that place.

**Scripts for Sellers and Clinics**

With sellers and sales staff, you do not need warmth. You need clarity.

To a WhatsApp seller:

"Thank you. Please send me the product name, ingredients, NAFDAC number, price, and refund policy in writing. I will review it with my doctor."

If they say the price is only valid today:

"No problem. If it expires, it expires. I do not make payments under time pressure."

To a clinic staff who is pressing you to pay a deposit:

"Thank you. Please send the full quote and terms by email. I will reply within a few days."

To anyone who gets irritated by your questions:

"I understand. I ask these questions of every provider. If you cannot answer them, I will go elsewhere."

Say it politely. Say it calmly. Then stop talking. Silence is part of the script.

One more thing. You may find that some of these people stop messaging you once you ask for things in writing. Do not feel bad about that. The quickness of their exit is your answer.

**Talking to Your Husband About the Money**

Now the conversation that matters most.

I need to say something carefully first. This part of the chapter is written for a marriage that is basically safe and respectful, even if it is stressed. If you are afraid of your husband, if he controls your money, threatens you, or reacts with violence, do not use this conversation as written. Please speak first to someone you trust, such as a counsellor, a support organisation, or a friend, and put your safety before any script. Your safety matters more than any budget.

For most couples, though, the problem is not cruelty. It is silence.

Here is what usually happens. She hides how much she is spending because she does not want to add to his stress. He hides how worried he is because he wants to look strong. Both of them are carrying the same weight in different corners of the house. And the less they talk, the more each one imagines the worst.

Let me tell you about Funmi and her husband, the composite couple I mentioned earlier. For almost a year, he thought they had spent about ₦800,000. She knew it was closer to ₦2 million. She was not trying to deceive him. She was ashamed and afraid that he would be angry.

When they finally sat down, he was quiet for a long time. Then he said, "Why didn't you tell me? I thought you were carrying this alone." Her answer was, "I thought you would blame me." They both cried. And then, for the first time in months, they started planning together.

That is the thing about honesty. It is frightening before and relieving after.

**Your Couple's Money Conversation Guide**

Here is a simple plan. You can adjust it to fit your marriage.

Step 1: Choose the right time and place.

Not at 11pm when you are both tired. Not right after a doctor's appointment or a negative result. Not in front of the relatives. Choose a calm time, maybe a weekend afternoon, with no phones. Ask gently, "Can we sit and talk about our plan and our finances? It is important to me that we do it together."

Step 2: Begin with the "we."

Start with unity, not with blame. For example: "I love you, and I want us to face this as a team. I have been looking at our spending, and I think we both deserve to see the full picture."

Step 3: Share your Snapshot honestly.

Show him your Total Spend Snapshot. Do not apologise for it and do not defend it. Simply say: "This is what we have spent so far." Let him look. If part of it was spent without his knowledge, say so plainly: "Some of this I did not tell you about. I was scared. I am telling you now because I want us to do better."

Step 4: Pause and listen.

He may be shocked, quiet or upset. Give him space. Do not rush to defend yourself. Let him say what he feels. If it gets heated, say, "Let us take a short break and come back to this." Break, not battle.

Step 5: Explain what you have learned.

Walk him through the main ideas: the hidden costs, the pressure tactics, the checklist, the ceiling. Keep it simple. "I realised we have been making decisions without a limit or a plan. I want us to change that."

Step 6: Decide your ceiling together.

Show him your draft Comfortable Ceiling and Hard Ceiling. Ask him, "What do you think?" Adjust the numbers together, but keep the rule from Chapter 5: no loan apps, no selling land or key assets, no touching school fees or emergency savings. Agree on the final figures and write them down together.

Step 7: Agree on your house rules.

Here are the ones I recommend. Change them as needed.

- Any payment above our agreed amount needs both of us to agree.
- We wait 72 hours before paying for any large treatment or programme.
- We ask for everything in writing.
- Neither of us hides a payment from the other.
- We review our spending every month, for 20 minutes, with tea or something nice.
- When one of us feels overwhelmed, we say so and pause.

Step 8: Talk about the feelings, not only the figures.

Money is the topic, but pain is the real subject. Ask him, "How are you really feeling about all this?" Many men have no space to say what they carry. Tell him honestly how you feel, too. One sentence of real feeling can do more than twenty minutes of arguing.

Step 9: Book your next check-in.

Before you finish, pick a date. This should not be a one-time event. It should become a habit.

What If the Conversation Goes Badly?

Sometimes it does. He may be angry or defensive. He may go silent for days. He may say something that stings.

Do not take the first reaction as the final one. Give it a day or two. Often, a person who needs time to process will come back softer. You can also say, "I understand this is a lot. I am not asking you to decide anything today. I only wanted you to know."

If tension remains, consider asking a neutral, respected person to help: a counsellor, a trusted elder, a mature friend, or a pastor or imam you both trust and who will not pressure you about spending. And if the conflict becomes frightening or abusive, put your safety first and seek support.

**If You Are Not Married, or Your Partner Is Not Involved**

Some women reading this are single, divorced, widowed or in a different situation. If you are going through this alone, the same principles apply. Choose a trusted person, like a sister, a close friend, or a counsellor, to be your accountability partner. Show them your Snapshot, your ceiling and your pause triggers, and ask them to check in with you before any big payment. It is much harder to be pressured when someone else knows your plan.

Here is the beautiful thing about what you have done so far. Before this guide, many of your decisions were made by fear. Fear of losing time. Fear of being judged. Fear of regret. Fear makes everything feel urgent.

Now you have numbers. You have a real total, a ceiling, a checklist and a pause point. So when a new decision comes, you do not ask, "How scared am I?" You ask, "Does this fit our ceiling? Has it passed the checklist? Have we waited 72 hours? Have we agreed together?"

That small change moves you from reacting to choosing. And a woman who chooses, even when the choice is hard, sleeps better than a woman who is dragged.

**Your Day 11 to 13 Homework**

Tick these off in your notebook.

1. Day 11: Choose three scripts from this chapter that you are most likely to need. Write them in your own words, in your own voice. Practise saying them out loud once, even if you feel silly.
2. Day 12: Prepare for your conversation with your husband or your accountability partner. Write down the three things you most want to say, and the one thing you are most afraid of. Choose a time and invite them.
3. Day 13: Hold the conversation, or at least start it. Share your Snapshot, discuss your ceiling, and agree on your house rules. Write down what you decided and the date of your next check-in.

If the conversation does not happen in these three days, do not be hard on yourself. Some of these talks take a bit longer. The important thing is to begin.

So if you take nothing else from this chapter, remember this: *you do not have to choose between being kind and being firm.* A calm no protects your money, and an honest conversation protects your marriage. Both protect you.

Now you have everything. Your number, your filter, your ceiling, your pause point, your words, and, I hope, your partner beside you. In the final chapter, I will pull it all together into one simple page, a start-here roadmap you can follow from Day 1, and show you how to keep your ceiling alive after every cycle, long after these 14 days are over. This is the chapter where it all becomes yours.

# Chapter 7
## Day 14: Your Start-Here Action Plan

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Last chapter, you learned that you do not have to choose between being kind and being firm, and that a calm no protects your money while an honest conversation protects your marriage. Good. Now it is Day 14, and there is nothing new to learn. Today we put everything on one page so that it becomes yours.

Take a moment before we begin. Fourteen days ago, you were lying awake at 2am, afraid to add up your own spending. Look at what you have done since then. You counted. You checked. You set limits. You practised hard words. Many women never do any of this. You did.

**Your 14-Day Roadmap on One Page**

Copy this into your notebook, and save a copy in your phone notes. This is the whole system.

Days 1 to 3: Understand

- Complete your Total Spend Snapshot.
- Mark every row with a tick, a "P" for proof missing, or a circle for leaks.
- Add the hidden costs: repeat cycles, drugs, travel, small payments, loan interest, assets sold.
- Choose your Three-Day Rule amount.

Days 4 to 7: Check Before You Pay

- Copy the 15-Point Clinic Vetting Checklist and the word-for-word questions.
- Score any clinic you are dealing with.
- Run any "miracle" offer through the Red Flag Scorecard.
- Fill in the Quote Comparison Sheet. Compare real totals, not headline prices.

Days 8 to 10: Ceiling and Pause Point

- Fill in the Treatment Budget & Ceiling Calculator.
- Remove all danger money: loan apps, sold assets, school fees, debts you cannot repay.
- Set your Comfortable Ceiling, Hard Ceiling, and maximum per attempt.
- Write your six pause triggers and copy the Pause-Point Decision Tree.

Days 11 to 13: Lock In

- Choose and practise three scripts for saying no.
- Hold the money conversation with your husband or accountability partner.
- Agree on your house rules and book your next check-in.

Day 14: Make it permanent

- Do the exercise below.

Read that list slowly. It looks simple because it is. The power was never in complicated tools. It was in doing them in the right order.

**What to Do on Day 1, in Order**

Some of you are reading this guide all the way through before doing the exercises. That is fine. If that is you, here is exactly where to begin, so you never feel lost.

1. Tonight, open a notebook and write "Total Spend Snapshot" and today's date.
2. Open your bank app and list every payment connected to treatment, clinics, pharmacies, prayer houses and sellers.
3. Fill in the table from Chapter 1 and write your total at the bottom.
4. Put a tick, a "P" or a circle beside every row.
5. Write down your Three-Day Rule amount.
6. Do not pay for anything new until you have done these five things.

That is all. One evening, one notebook, one honest number. Everything else follows from there.

**Keeping Your Ceiling After Every Cycle**

Now for the part most guides skip. Fourteen days is easy to follow. Real life is harder, because real life includes disappointment, new advice, and moments when hope pushes harder than logic. So here is how you keep your system alive.

1. The After-Cycle Pause.

After any attempt or stage ends, whatever the result, take at least two weeks before paying for anything new. Use this time to rest, to update your Snapshot, and to review your ceiling. A decision made in the first days after news, good or bad, is rarely your wisest one.

2. The Monthly 20 Minutes.

Once a month, sit down with your notebook, and your husband or accountability partner, for 20 minutes. Check three things: What did we spend? How much of our ceiling is left? Is anything pressuring us?

3. Update after every payment.

Every time money leaves for treatment, write the date, the amount, what it was for, and where the receipt is. Two minutes now saves you the confusion you felt in Chapter 1.

4. Re-run the checklist for every new provider.

A new clinic, a new programme, a new seller. Same checklist, same questions, same Three-Day Rule. Do not let a friendly face skip the process.

5. Review your ceiling when life changes.

A new job, a lost job, a new baby in the family, a move, an illness. If your income or responsibilities change, redo your Ceiling Calculator. Your ceiling should always match your real life.

6. Keep your accountability partner close.

Whoever sat with you in Chapter 6, keep them in your corner. Tell them before every big decision.

**Take Care of the Woman Behind the Numbers**

I need to say something, and I want you to hear it in my gentlest voice.

You are not only on a budget. You are a person who has been carrying something heavy, sometimes for years. Protecting your money is one part of protecting yourself. The other part is protecting your heart.

Please keep seeing your own doctor for anything related to your health and treatment. Everything in this guide is about money and decisions. Your doctor is the right person for your body.

And please do not carry the weight in silence. If you feel constantly sad, anxious, or hopeless, talk to a counsellor, a doctor, or someone you trust. Needing support does not mean you are weak. It means you are human.

Whatever direction your road takes, whether you continue, pause, change course, or rest, let it be a road you chose with a clear head, not one you were pushed down by pressure. That is the real win of these 14 days.

**Your Day 14 Exercise**

Take out your notebook one last time. Write a short letter to yourself, and complete these sentences:

- "My real total so far is ₦_____."
- "My Comfortable Ceiling is ₦_____ and my Hard Ceiling is ₦_____."
- "My pause point is when _____."
- "The sentence I will use when I am pressured is: '_____.'"
- "The person who will hold me accountable is _____."
- "When I feel afraid, I will remember _____."

Sign it, date it, and keep it where you can see it. When pressure comes, and it will, read that letter before you make any decision.

**One Last Thing From Me to You**

When you first picked up this guide, you were a woman afraid of a number. Now you have the number. You have limits, tools, words and a plan.

I cannot promise you a baby. I never could, and I never will. But I can tell you what I have seen. A woman who guards her money, her peace and her marriage walks through this journey differently. She is clearer. She is calmer. She is harder to exploit. And whatever happens next, she is still standing with her home, her savings and her dignity intact.

So if you take nothing else from this guide, remember this: *hope and wisdom can live in the same house.* You do not have to give up one to keep the other.

You did the work. I am proud of you, and I hope you are proud of yourself.

# Conclusion
## Where You Go From Here

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You made it to the end, and I do not take that lightly.
Fourteen days ago, this was a guide you picked up with a heavy heart and a quiet question: "Am I being wise, or am I being used?" Today you can answer that question for yourself, because you now have the tools to check.
Let us look at what you carry out of here.
You have your real number, written in your own hand. It is no longer a shadow at 2am. It is a figure on a page, and a figure on a page can be managed.
You have your filter. The 15-Point Clinic Vetting Checklist, the word-for-word questions, the Red Flag Scorecard and the Quote Comparison Sheet. You will never again have to stand at a front desk with a dry mouth and no words.
You have your ceiling and your pause point. You decided, while calm, how much is too much and when to stop and think. That decision will speak for you on the day your emotions are loudest.
You have your words. The kind no, the Three-Day Rule, the sentence that ends the pressure without ending the relationship.
And I hope you have your people. A husband who sees the same numbers you see, or a trusted friend who will ask, "Have you checked it against your ceiling?" before you pay.
That is a lot more than you had two weeks ago.

**A Few Truths to Keep**
Let me leave you with a few things I want you to remember on the hard days.
You were never foolish. You were hopeful in a world that knows how to charge for hope. Today you are still hopeful, but you are no longer easy to charge.
Not every disappointment is a reason to spend. When a cycle ends badly, or a friend announces her own news, the urge to act fast will rise. That is exactly when you take your two-week pause and open your notebook.
Money already spent is not a reason to spend more. It can only teach you. Decide each new step on today's facts, not on yesterday's pain.
A clear question costs nothing. "What is the full price in writing? What is not included? What happens if it does not go ahead?" Those three questions will protect you for the rest of your journey, in any clinic, in any country.
Your wellbeing is part of the budget. Your sleep, your marriage, your peace of mind and your health are worth protecting as carefully as your savings. Keep seeing your own doctor about your body, and reach out to a counsellor or someone you trust whenever the weight feels too heavy.

**Your Road From Here**

I do not know where your road leads. Perhaps you will continue treatment with a clear plan and a firm ceiling. Perhaps you will pause and rest. Perhaps you will change direction altogether. Whatever you choose, I want it to be a choice you made with a clear head and an honest number, not a choice made for you by pressure.

That is what these 14 days were for. Not to promise you an outcome, but to make sure that whatever happens, you walk through it with your home, your savings, your marriage and your dignity still standing.

Keep your notebook. Keep your letter. Keep your ceiling. And when pressure comes knocking, remember how far you have already come. You are stronger and wiser than you were fourteen days ago, and you were never walking this road alone.

Go gently, my dear.

*Ochuwa Mosi*