

## **APPENDIX 2: MISCELLANEOUS SERVICES CHECKLIST**

### **STRATEGY NO. 1: AVOID THE SERVICE COMPLETELY**

- skip discretionary services** [personal trainers, masseuses, caterers, auto detailers]
- delay and hire later** [patch it, live without service for now, seek second opinions, shop around for lowest rates]
- replace high-cost services with low-cost products** [hair clippers for barbers, mousetraps for exterminators, software for tax preparers, slipcovers for upholsterers]
- rid myself of products with high service costs** [rent, borrow, or flip instead]
- perform lower skilled services myself** [house cleaning, mowing, painting, pressure washing, leaf removal]
- study higher skilled services and do them myself** [using books, web videos, or software, learn how to rewire light switches, repair leaking toilets, tune bicycles, plan weddings]

### **STRATEGY NO. 2: AVOID THE SERVICE IN PART**

- hire, but do some of the work myself** [grunt work, demo, site preparation, mop-up ]
- hire, but procure materials myself** [lumber, paint, parts, supplies]
- hire advisors only, and do the actual work myself** [tax preparation, landscaping design, redecorating, small lawsuits]
- hire less often** [barbers, masseuses, chiropractors, air duct cleaners]
- hire basic services only** [haircuts but no shampoos, car washes but no detailing, lawn mowing but no edging, upholstery cleaning but no protective coatings]
- practice preventative maintenance** [follow owner's manual, web-based advice]

**STRATEGY NO. 3:  
RUN BACKGROUND CHECKS**

- look for customer feedback**—
  - my own past experience
  - recommendations
  - internet reviews [Angie’s List]
  - BBB.org
  - service’s own references
- hold tryouts** [especially for less costly services]
- review samples of service’s work** [portfolios]
- review qualifications**—
  - time in business
  - trade memberships, certifications, licenses
  - specialization level [match job to it]
  - experience level [match job to it]
- learn the service’s policies**—
  - contract terms? [warranties, guarantees]
  - who performs the actual work? [owner or helpers]
  - any unusual fees?
- weigh my own time costs** [don’t overdo research for inexpensive services]

**STRATEGY NO. 4:  
FIND LOW RATES**

- shop around**—
  - compare rates on my short list of prospective services
  - ask friends what they pay
  - seek special offers [intro rates, coupons, discounts]
  - seek deal sweeteners [freebies, fee waivers]
  - avoid high overhead operations [new truck fleets, fancy offices, etc.]
- haggle**—
  - “Can you match your competitor’s rates?”*
  - “If I hired you more often, would you charge less?”*
  - “I know you pay overhead, but can you get closer to the online rate?”*
- if warranted, seek written bids** [only for most expensive services]
- consider online services** [life coaches, computer help, tutors]
- consider trainees, students, or responsible teens** [schools, vo-techs]
- share services with others** [babysitters, golf lessons, personal trainers]
- anticipate emergency hires** [furnace, plumbing, electrical]
- trade or barter services** [beware tax consequences]
- insure** [weigh costs vs. risks]

**STRATEGY NO. 5:  
AVOID PITFALLS**

- require a physical address**
- never hire anyone who contacts me first**  
[door to door solicitations]
- avoid quick hiring decisions**  
[plan ahead, follow checklist]
- hire the right level of specialization**  
[if too much, I overpay; if too little, the quality suffers]
- hire the right level of experience**  
[see above]
- avoid unnecessary hires**
- never pay for work that isn't performed**
- decline oversells and upsells**
- read contracts before signing them**
- never use debt to fund discretionary services**
- research all recommendations**  
[kickbacks are common]
- beware of deals "too good to be true"**

**STRATEGY NO. 6:  
FOLLOW UP**

- inspect work**
- oversee touchups**
- check for math errors**
- monitor sales taxes**
- agree to form of payment** [cash discounts?]
- don't pay until I'm satisfied**
- build a long-term relationship**
- make the work last**  
[seek service's advice, use common sense]
- retain paperwork**
- consider possible tax impacts**  
[deductions, tax credits]
- keep a "checklist savings log"**  
[see Chapter 47]

