

THE SIX COST ITEMS

You'll budget the first two. The other four bill you later.

VISIBLE

BUDGETED

- **Build**
Engineering, model development, data prep, integration
- **Run**
Cloud, tokens/API, licenses, monitoring, machine learning engineers

INVISIBLE

RARELY BUDGETED

- **Change**
Workflow redesign, training, incentives, champions
- **Governance**
Risk reviews, audit logs, access control, compliance

FAILURE

ALMOST NEVER BUDGETED

- **Tech-debt**
Shortcuts, wrong builds, tech that moved underneath you
- **Incident**
The reserve for when AI breaks something real

Total True Cost = all six. Price only the visible two and your ROI is fiction.