SAHILVERSE / FIELD GUIDE 001

# THE HIDDEN COST PRINTER

## An Alternative Receipt Book

Everything has a receipt. Nothing here is a verdict.

Twelve fictional worked receipts / two documented public cases / a nonfinancial cost map / return-counter and comparison worksheets / printable blank receipts.

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# 01 / The question at the counter

A price tag is an extremely good answer to an extremely narrow question: how much money must change hands? It is not a complete account of what a decision may change. This publication makes a qualitative, revisable record of time, attention, energy, obligations, external effects and uncertain alternatives.

This is an editorial thinking instrument. It neither estimates the monetary value of a life nor predicts what a hypothetical choice will do to any real person.

## Three learning outcomes

1. Describe at least four nonfinancial dimensions of a decision without fabricating an aggregate score.
2. Distinguish costs borne by the chooser from possible burdens and benefits borne by others.
3. Compare plausible alternatives while explicitly retaining uncertainty and the possibility that both matter.

## Competing interpretations

Hypothesis A: making hidden tradeoffs visible improves deliberation. Hypothesis B: excessive accounting can displace intuition, care and timely action. This guide cannot experimentally decide between them.

# 02 / Anatomy of a receipt

A receipt is a record of assumptions, not a moral invoice. Read across the fields and ask whether each entry is a sourced observation, an invented possibility or a visitor-supplied judgment.

### INPUT → INTERPRETATION → OUTPUT

CHOICE (one fictional shelf item) → possible gain + possible cost
TIME (light / moderate / heavy / unknown) → explicit time assumption
ENERGY (restorative / mixed / draining / unknown) → explicit burden assumption
REVERSIBILITY (mostly / costly / irreversible part / unclear) → conditional return note
PUBLICITY (quiet / spotlight / viral) → different invented headline; underlying cost unchanged.

Diagram 1. The register transforms bounded visitor inputs into a narrative record. No numbers are secretly weighted; each rule is a direct visible mapping.

A worthwhile receipt leaves a blank when a fact is unknown. The inability to estimate a value is not proof that its value is zero.

# 03 / The eight drawers

TIME: calendar commitment, delays and lost flexibility. ENERGY: recovery, exertion and unpredictability. MONEY: cash and material constraints, in the visitor’s own terms. ATTENTION: what must be remembered, watched or set aside. OBLIGATIONS: expectations created and shifted. SOCIAL EFFECTS: possible benefits and costs for other people. REVERSIBILITY: what can change later, and at what friction. UNKNOWNS: what evidence could alter the story.

Opportunity cost does not mean listing every imaginary life one did not live. It means considering a credible next alternative under actual constraints. Externalities draw attention to effects outside a decision-maker’s own accounts; they do not justify estimating other people’s private emotions.

## Protect the unpriced line

Presence, dignity, trust and affection may be discussable without being converted into dollars. The blank is not missing data. It marks a boundary of the tool.

# 04 / Two documented settings, one cautious lesson

CASE A — Pollution and the unlisted beneficiary or payer. The International Monetary Fund's explainer on externalities describes how market transactions can exclude costs or benefits borne by others, using pollution as a negative example. The analogy here: the purchaser's receipt alone may omit social effects. The IMF does not validate this website's fictional personal-decision scenarios.

CASE B — Opportunity cost in public evaluation. The Council of Europe social-services glossary describes opportunity cost using competing uses of limited resources, including time and talent, and illustrates tradeoffs around a parent's time and paid work. The analogy here: the next plausible alternative belongs on the receipt. The glossary does not prove that a particular family should prioritize one choice.

## Primary reading

IMF, "Externalities: Prices Do Not Capture All Costs":
https://www.imf.org/en/publications/fandd/issues/series/back-to-basics/externalities

Council of Europe, social-services glossary, "Opportunity costs":
https://www.coe.int/t/dg3/sscssr/Source/GlossaryE.pdf

These two cases are conceptual examples from published institutional explanations, not independent causal studies of this interface.

# 05 / Rules under the counter

This is a reproducible interpretive model. Choose shelf item 01 to 12. The first three fields print that story's pre-authored gain, tradeoff, and affected party. Time and energy copy their exact selected qualitative category. A return-counter selection prints its corresponding conditional explanation. Custom text prints verbatim after a bounded input length; blank fields receive explicit prompts. Publicity changes only a fictional headline.

## Example state trace

INPUT: Prestige degree / moderate time / mixed energy / costly reversal / quiet publicity. OUTPUT: credential and access as possible benefits; years, expense and postponed experiments as possible costs; no audience markup; a costly-to-reverse note. No total score is computed.

Perturbation: set time to HEAVY and hold everything else fixed. Only the time assumption changes; the story fields do not masquerade as measured outcomes.

Counterexample: select a quiet Sunday and mark energy RESTORATIVE. Non-productivity is not entered as an automatic deficit.

## Error and recovery

The interactive site rejects malformed JSON imports and reports an error. Reset restores the baseline; previous shelf selections can be undone. JSON export is local-only. Data saved in this browser can be deleted explicitly.

# 06 / A full baseline receipt

FICTIONAL TRANSACTION 01 — PRESTIGE DEGREE

POSSIBLE GAIN: A credential, structured knowledge, peers, new access.
POSSIBLE COST: Tuition, years of study, delayed income or practice.
TIME: Moderate / recurring. ENERGY: Mixed.
MATERIAL RESOURCES: Not supplied; avoid made-up totals.
OBLIGATIONS: Ask who helps and which work is postponed.
OTHERS: Household supporters may share burdens or benefits.
RETURN: Costly to reverse under current assumptions.
UNKNOWN: Actual financing, educational quality, viable alternatives.
UNPRICED: Personal curiosity and relationships remain outside the till.

Counterargument: the degree might provide a rare institutional route unavailable through self-study. A hidden-cost inventory must not become a fashionable argument against education.

# 07 / Perturbation and counterexample

CHANGE ONLY TIME: from MODERATE to HEAVY. The displayed time label changes. Possible access remains possible and no new factual claim is generated. This is what a transparent model can demonstrate: the output's dependency on an input, not the truth of that input.

CHANGE THE SHELF: choose QUIET SUNDAY and energy RESTORATIVE. A conventional output-only ledger might treat the absence of income or achievement as an unambiguous loss. This counterexample says recovery may be a real benefit. But rest might also be unavailable to someone facing urgent material constraints.

## What would change your mind?

Name one plausible alternative the chooser actually has, one missing piece of information and one affected person whose perspective is not represented. The correct answer may remain "I cannot decide yet".

## Write your three answers

# 08 / Twelve receipts, I–IV

All scenes in this section are FICTIONAL; the lines are prompts, not empirical outcomes.

### 01 / PRESTIGE DEGREE

Possible gain: New access, peer network, structured study. Possible cost: Fees, years, deferred experiments. Others potentially affected: Future self, household supporters. Return-counter starting point: Often costly to reverse. Question: which next-best alternative is genuinely available?

### 02 / PUBLIC ACCLAIM

Possible gain: Reach, recognition, invitations. Possible cost: Privacy, expectations, maintenance. Others potentially affected: Audiences, collaborators. Return-counter starting point: Costly to reverse. Question: which next-best alternative is genuinely available?

### 03 / LAUNCH DEADLINE

Possible gain: Momentum, feedback, a public artifact. Possible cost: Rest, revision time, uneven workload. Others potentially affected: Team, dependents. Return-counter starting point: Sometimes reversible. Question: which next-best alternative is genuinely available?

### 04 / NEW MACHINE

Possible gain: Capability, speed, delight. Possible cost: Money, learning curve, material footprint. Others potentially affected: Manufacturers, disposal workers. Return-counter starting point: Often reversible. Question: which next-best alternative is genuinely available?

# 09 / Twelve receipts, V–VIII

The receipt is strongest when material insecurity is taken seriously and the effects on other people are explored with humility.

### 05 / EXTRA INCOME

Possible gain: Security, options, resources. Possible cost: Hours, commute, attention. Others potentially affected: Household, coworkers. Return-counter starting point: Sometimes reversible. Question: what important experience cannot be reduced to a financial line?

### 06 / VOLUNTEERING

Possible gain: Solidarity, service, learning. Possible cost: Time, emotional load, coordination. Others potentially affected: Community members. Return-counter starting point: Sometimes reversible. Question: what important experience cannot be reduced to a financial line?

### 07 / QUIET SUNDAY

Possible gain: Rest, spaciousness, recovery. Possible cost: Foregone social plans or output. Others potentially affected: Self, companions. Return-counter starting point: Usually reversible. Question: what important experience cannot be reduced to a financial line?

### 08 / LONG CONVERSATION

Possible gain: Connection, listening, mutual clarity. Possible cost: Time, attention, vulnerability. Others potentially affected: Both participants. Return-counter starting point: Genuinely irreversible words possible. Question: what important experience cannot be reduced to a financial line?

# 10 / Twelve receipts, IX–XII

A choice may be both valuable and costly. A rejected opportunity may preserve attention without proving that rejection was optimal.

### 09 / LEARNING PROJECT

Possible gain: Curiosity, skills, new questions. Possible cost: Practice time, incomplete alternatives. Others potentially affected: Self, learning peers. Return-counter starting point: Usually reversible. Question: what evidence would reverse your initial reaction?

### 10 / CREATIVE OBSESSION

Possible gain: Expression, craft, original artifact. Possible cost: Sleep, other commitments, opportunity cost. Others potentially affected: Collaborators, close relations. Return-counter starting point: Costly to reverse. Question: what evidence would reverse your initial reaction?

### 11 / WORKING LATE

Possible gain: Completed task, income, reliability. Possible cost: Fatigue, foregone recovery. Others potentially affected: Colleagues, household. Return-counter starting point: Sometimes reversible. Question: what evidence would reverse your initial reaction?

### 12 / TURNING A PROJECT DOWN

Possible gain: Space, focus, optionality. Possible cost: Foregone income, reputation uncertainty. Others potentially affected: Potential collaborators. Return-counter starting point: Sometimes irreversible. Question: what evidence would reverse your initial reaction?

# 11 / Diagram: who bears what?

Think of a decision as a central register with effects radiating beyond the purchaser. The map is not a claim that everyone is affected equally.

DECISION MAKER
/ | \n HOUSEHOLD PEERS COMMUNITY
| | |
Time / care shifts Coordination External effects

Diagram 2. An externality map: identify possible beneficiaries and burden-bearers, then indicate whether each effect is known, plausible or unknown. The map intentionally has no monetary sum.

## My fictional decision; other affected groups; evidence versus uncertainty

# 12 / Return-counter worksheet

Reversible is not a personality type or a verdict. Ask what can be undone in legal, practical, relational and temporal terms. A refundable fee does not refund six months. A missed occasion may not be reproducible. Yet a change in direction can still be possible.

### Choice and original assumptions

### Which component is reversible, costly to reverse, irreversible or unclear?

### What condition would change your classification?

# 13 / Alternate-register worksheet

Compare two plausible receipts without inventing a total. The temptation is to choose a winner from unlike units; resist it.

### Receipt A — possible benefits, costs, unknowns

### Receipt B — possible benefits, costs, unknowns

### Which priority or constraint changes the interpretation?

Possible response: both matter / I cannot decide yet / one aligns better with current priorities. This response is descriptive, not a diagnosis.

# 14 / Publicity-markup experiment

Print the same fictional decision under two frames. In frame one, nobody reports it. In frame two, a fictional feed calls it transformative. Keep time, energy, money and obligations identical. If your immediate evaluation changes, ask whether you learned new evidence or only encountered prestige.

The exercise illustrates a possible interpretive vulnerability; it does not demonstrate a measured effect of social media. A public audience can also convey real information and opportunities, so visibility is not intrinsically false.

### Quiet frame: your interpretation

### Spotlight frame: what changed, exactly?

# 15 / Ethical limits and counterarguments

The register does not measure mental health, calculate human worth, recommend an irreversible personal action, price affection, reveal other people’s private experience or represent a validated psychometric instrument. Fiction is marked fiction. Input is not sent to a server; optional localStorage is convenient storage, not encryption.

Counterargument 1: some tradeoffs must be quantified for budgets and policy. Yes. This qualitative printer is a supplement, not a substitute for legitimate cost-benefit work. Counterargument 2: accounting for relationships can instrumentalize people. Yes; the unpriced field and third-party uncertainty are intentional guardrails. Counterargument 3: too much reflection becomes procrastination. Yes; a receipt should be something you can print and leave behind.

## Evidence legend

DOCUMENTED — an attributable public source supports a limited claim. INTERPRETATION — a reading of how that claim might apply. FICTIONAL — an invented scene for thought. UNKNOWN — missing evidence. No simulation on this website is a real-world forecast.

# 16 / Reading and source notes

The references below were used as conceptual/contextual reading. The two institutional source pages were retrieved through web search on 28 October 2026; no claim of independent audit of their underlying evidence is made.

1. International Monetary Fund, “Externalities: Prices Do Not Capture All Costs.” https://www.imf.org/en/publications/fandd/issues/series/back-to-basics/externalities

2. Council of Europe, social-services glossary, “Opportunity costs.” https://www.coe.int/t/dg3/sscssr/Source/GlossaryE.pdf

3. OECD, “OECD Papers, Volume 4 Issue 5,” section on externalities. https://www.oecd.org/content/dam/oecd/en/publications/reports/2004/09/oecd-papers-volume-4-5_g1gh3f9a/oecd_papers-v4-5-en.pdf

4. Sahil Tayal, “Who taught me what success means?” https://scoreboard.sahiltayal.com/

5. Sahil Tayal, “Offline.” https://offline.sahiltayal.com/

6. Sahil Tayal, creator universe. https://sahiltayal.com/

7. Sahilverse, reading paths (catalogue; entries individually unverified). https://sahilverse.online/paths/

Further foundational reading to verify independently before citation: Ronald Coase on social cost; Amartya Sen on capabilities; Herbert Simon on bounded rationality. These are suggestions, not claimed page-level verification.

# 17 / Blank thermal receipt: one decision

✳ THE HIDDEN COST PRINTER / FICTIONAL OR PERSONAL REFLECTION / NOT A VERDICT

## Transaction / plausible alternative

## Benefits / sacrifices / time / energy

## Affected others / reversibility / unknowns

## What cannot be monetised?

End of roll. The paper is an invitation to revise an assumption, not to issue a sentence.