

ALETHEIA

AA-002

Paid AI Assistant Subscription

A decision assessment for individuals and small organisations

Publication status	Public
Version	1.0
Assessment type	Generic decision framework
Decision position	Purchase only when measurable use justifies total cost

This publication does not evaluate any single provider. It provides a repeatable method for deciding whether a paid AI assistant is justified by evidence, use and risk.

Executive Summary

A paid AI assistant subscription can be economically rational when it reliably saves time, improves output quality, reduces avoidable rework, or enables work that would otherwise require more expensive labour or software. It is not justified merely because the product is impressive, widely discussed or occasionally useful.

The central decision is therefore not whether the assistant is capable. It is whether the user has a repeatable, valuable and sufficiently low-risk pattern of use that exceeds the full cost of adoption.

Proceed	Use is frequent, measurable, low-risk and produces clear net value.
Proceed with caution	Value appears plausible but depends on uncertain usage, quality or data handling.
Seek more evidence	The expected benefit is asserted but not yet measured.
Do not proceed	Use is occasional, duplicative, risky or unlikely to recover total cost.
Review period	Reassess after 30 days using actual use and outcome data.

1. Decision Under Consideration

Should an individual or small organisation pay for a recurring AI assistant subscription rather than continue with free access, alternative tools or no AI assistant at all?

2. Decision Criteria

Criterion	Question
Frequency of use	How often the assistant is used for real work rather than experimentation.
Value per use	Whether each use saves time, improves quality or avoids external cost.
Reliability	Whether outputs are accurate enough for the intended purpose after verification.
Risk exposure	The consequences of error, leakage, hallucination or inappropriate reliance.
Switching and dependence	Whether workflows become difficult to move or reproduce elsewhere.
Total cost	Subscription, setup, verification, training, process change and oversight.

3. Evidence to Gather Before Purchase

- A list of the actual tasks the assistant would perform.
- A baseline estimate of time and cost without the subscription.
- A short trial using representative tasks rather than demonstrations.
- Error examples, verification burden and cases where output was rejected.
- Privacy, retention and acceptable-use terms relevant to the intended data.
- Alternative options, including free tiers and competing tools.
- The full recurring price, including taxes and add-ons.

4. Benefit Model

The subscription should be justified using observed value rather than enthusiasm. A practical monthly estimate is:

$$\text{Net monthly value} = \text{time saved} + \text{avoided cost} + \text{additional value} - \text{subscription cost} - \text{verification cost} - \text{transition cost}$$

The result does not need to be perfectly precise. It needs to be honest enough to expose whether the purchase depends on unrealistic assumptions.

Component	Illustrative monthly value	Evidence required
Time saved	8 hours x realistic hourly value	Measured use log
Avoided external cost	Fewer outsourced drafts or research tasks	Previous invoices or quotations
Quality improvement	Reduced rework or faster completion	Before/after examples
Verification burden	Time spent checking outputs	Recorded review time
Subscription cost	Actual recurring charge	Invoice or published price

5. Risk Assessment

Risk	Indicative level	Control
Incorrect output	Medium to high	Use human verification; prohibit blind reliance in consequential decisions.
Confidentiality or data leakage	Medium	Do not submit restricted data without appropriate controls and terms.
Over-reliance	Medium	Retain independent judgement and alternative processes.
Vendor dependence	Medium	Keep source material, prompts and procedures portable where possible.
Cost creep	Low to medium	Review add-ons, seat counts, usage limits and renewal terms.
False productivity	Medium	Measure completed work, not message volume or apparent speed.

6. Common Assumptions That Require Testing

- The assistant will continue to be used after the initial novelty period.
- Time saved will translate into completed work or economic value.
- Outputs will require only limited correction.
- The paid tier provides material value beyond the free tier.
- The assistant is suitable for the user's actual data and risk environment.
- The user can recognise when the assistant is wrong.
- The subscription will not create avoidable dependence on one provider.

7. Decision Confidence Dashboard

Complete the dashboard after a representative trial. Ratings describe the evidence supporting the purchase, not the general quality of the product.

Measure	Low	Medium	High
Use frequency	Less than weekly	Several times weekly	Daily or embedded

Measured value	Unmeasured	Plausible but partial	Repeated and documented
Output reliability	Frequent correction	Usable with review	Consistently useful with light review
Independent alternatives	Many equal free options	Some paid advantage	Clear and material advantage
Risk control	Undefined	Basic safeguards	Documented controls and limits
Overall confidence	Do not proceed	Seek more evidence	Proceed or proceed with caution

8. Worked Illustrative Example

Scenario: a self-employed professional is considering a paid AI assistant primarily for drafting, summarising and structured research.

Evidence observed	Assessment	Effect on decision
Used on 18 workdays during trial	Use is repeatable rather than occasional	Supports purchase
Average 25 minutes saved per workday	Benefit is measurable	Supports purchase
Outputs required 8 minutes average checking	Verification cost remains material	Reduces benefit
No sensitive client data submitted	Risk exposure is controlled	Supports cautious use
Free tier produced similar results on half the tasks	Paid advantage is incomplete	Requires comparison

Illustrative decision position: Proceed with caution for one month, provided actual use continues and the paid tier produces a measurable advantage over the free alternative. Reassess using recorded time saved and verification burden.

9. Questions Before Commitment

1. Which exact tasks justify the subscription?
2. How often were those tasks performed during a representative trial?
3. What measurable improvement came from the paid tier rather than the free tier?
4. How much checking and correction was required?
5. What data must never be entered into the system?
6. What happens if the price, limits or model quality change?
7. Can the workflow be moved to another provider without major disruption?
8. What evidence would cause the subscription to be cancelled?

10. Decision Position

A paid AI assistant subscription should be treated as an operational purchase, not a statement of technological enthusiasm. Purchase is justified when representative use demonstrates recurring net value after verification, risk control and alternative options are included.

Proceed	Repeated, measurable value materially exceeds total cost.
Proceed with caution	Value is positive but reliability, privacy or dependence requires controls.
Seek additional evidence	The benefit is plausible but not yet measured against a baseline or free alternative.
Do not proceed	The subscription is occasional, duplicative, high-risk or unable to recover total cost.

Method and Limitations

This assessment applies the Aletheia Method by separating evidence, assumptions, missing information, risk and decision confidence. Because it is provider-neutral, it does not compare current product features, prices or contractual terms. Those must be reviewed separately at the time of purchase.

Aletheia provides research, document analysis and decision support. It does not provide legal, regulated financial, medical or other professionally regulated advice and does not guarantee outcomes.

“Pes mou tin alithia” - Tell me the truth.