

Software stack decision sheet

Fill this in **before** the next purchase, not after. Four questions kill most bad software decisions in ten minutes; the audit below shows what you are already paying for.

1. The four-question filter

RUN EVERY CANDIDATE TOOL THROUGH THESE. A SINGLE "NO" IS A STOP SIGN.

1

What specific problem does this solve *this quarter*?

If you cannot name the pain, do not buy the cure.

yes

no

2

Does it replace something, or add to the pile?

Every new tool should retire an old one, a spreadsheet, or a manual process.

yes

no

3

What does it cost at 2× our current size?

Check the higher pricing tiers before committing, not after.

yes

no

4

Can we get our data out?

Export options are your exit insurance.

yes

no

2. Audit the stack you already have

ONE ROW PER CATEGORY. IF TWO TOOLS SHARE A ROW, THAT IS YOUR FIRST CUT.

CATEGORY	TOOL TODAY	COST / MONTH	WHAT IT REPLACED	VERDICT
Project management				keep cut upgrade
CRM				keep cut upgrade
Accounting & invoicing				keep cut upgrade
Communication				keep cut upgrade
Docs & knowledge				keep cut upgrade
HR & payroll				keep cut upgrade

Total monthly software spend

\$ _____ / month

Is your spend normal?

Realistic monthly cost by team size, from the tools small businesses actually buy. Prices checked August 2026 — treat them as a range, not a quote.

Benchmark by team size

COMPARE AGAINST THE TOTAL YOU WROTE ON PAGE 1.

TEAM SIZE	PROJECT MANAGEMENT	CRM	ACCOUNTING	REALISTIC / MONTH
Solo founder	Free tier (ClickUp, Notion)	Spreadsheet or HubSpot free	Wave (free)	\$0–20
2–5 people	ClickUp or Monday (paid)	HubSpot free or Pipedrive	QuickBooks / Xero	\$50–150
6–15 people	Paid PM with automations	Pipedrive or HubSpot Starter	QuickBooks + payroll	\$200–500
16–50 people	PM with portfolios	Dedicated CRM + sequences	QuickBooks/Xero + AP	\$500–1,500

Four mistakes that cost real money

TICK THE ONES YOU ARE CURRENTLY MAKING. BE HONEST.

- ☐ **Buying the all-in-one too early**
A solo founder on an enterprise suite is a semi-truck delivering pizzas.
- ☐ **Letting the tool dictate the process**
Write the process on a whiteboard first, then pick the tool that matches it.
- ☐ **Ignoring the free tier ceiling**
Know where the plan breaks (seats, automations, storage) before you build on it.
- ☐ **Spreading one workflow across three tools**
One workflow, one home — otherwise it is a scavenger hunt, not a stack.

The rule underneath all of it: every new tool should retire an old one. Addition without subtraction is how you end up with five subscriptions and no system.