

The self-pay surgery cost worksheet (free PDF)

A simple planning worksheet to total the full self-pay cost of an elective cosmetic procedure before you book.



This worksheet helps you map out the real self-pay cost of surgery in one place so you can budget with fewer surprises. Use it to compare quotes, note what is included, and plan for recovery-related expenses before you commit.

1) Core procedure costs

- Write down the quoted surgeon fee for the exact procedure you are considering.
- Add the facility or operating room fee listed in your quote.
- Add the anesthesia fee and note whether it is billed separately.
- List any required pre-op appointments or standard office visit charges.
- Check whether routine post-op follow-up visits are included or billed separately.
- Create a subtotal for the core procedure costs only.



2) What the quote includes

- Ask for an itemized written quote instead of a single total.
- Mark which services are included, such as garments, basic supplies, or follow-up visits.
- Note any items that are specifically excluded from the quote.
- Confirm whether lab work, prescriptions, or medical clearance are outside the surgical quote.
- Write down the quote date so you can track if pricing changes later.
- If you receive more than one quote, keep each breakdown in the same format for easy comparison.



3) Recovery and take-home expenses

- Estimate prescription costs and over-the-counter supplies you may need after surgery.
- Add the cost of compression garments, dressings, scar care products, or other recovery items if not included.
- Budget for transportation to and from surgery and early follow-up visits.

- If needed, estimate lodging costs for an overnight stay near the surgical facility.
- Add childcare, pet care, or household help you may want during recovery.
- Include any meals, delivery services, or convenience expenses that may increase while you rest.



4) Time away from work and daily life

- Estimate how many workdays you may plan to take off and write down the income impact if unpaid.
- Consider whether a partner, friend, or family member may need time off to help you.
- Add costs for temporary help with errands, cleaning, or routine responsibilities.
- Plan for backup funds if your return-to-work timeline changes.
- Think through travel time, parking, and repeated appointment costs during the first few weeks.
- Create a separate subtotal for non-medical recovery and lifestyle costs.



5) Compare totals and build a buffer

- Add your core procedure subtotal and your recovery subtotal to get your estimated all-in cost.
- Compare providers using the total expected cost, not just the surgeon fee.
- Set aside a buffer for unplanned out-of-pocket expenses so your budget is not too tight.
- Keep notes on payment timing, deposits, and final balance deadlines.
- Review cancellation or rescheduling policies before paying a deposit.
- Use one worksheet per provider so you can compare options clearly and calmly.



Next step

A clear budget can make the planning process feel much more manageable. If you want help organizing your options, ClariSurge can match you with a board-certified surgeon for a free consultation match.

Reminder: ClariSurge is a free matching service, not a medical provider, and does not give medical advice. Cost figures are typical self-pay ranges, not quotes. Always verify a surgeon's board certification yourself and confirm the full price in writing before scheduling. See the privacy and disclaimer pages for the latest review date.