WORKSHEET
2026 EDITION

The AI Budget *Worksheet*

What an AI engagement actually costs in year one.

TIME NEEDED
20 minutes and a pen

YOU LEAVE WITH
Two numbers, not one

FROM
bosio.digital AI consulting

BEFORE YOU START

The consulting fee is not the budget.

Most companies budget the fee, sign, and then meet the rest of the cost six months in.

The published ranges for AI consulting are easy to find. What is harder to find is the arithmetic that sits around them: the platform that keeps running after the engagement ends, the internal hours nobody invoices you for, and the adoption work that happens whether or not it was in the scope.

This worksheet is that arithmetic. Four steps, one page each.

Step 1	Find the row that matches your situation, and read off the fee band.
Step 2	Add the three costs that are rarely quoted.
Step 3	Total it, in two columns: cash out, and cost carried.
Step 4	Take the questions into the room before you sign anything.

WHAT YOU WILL FIND

For a smaller engagement, the total lands near twice the fee. That is not a warning about overspending. It is the difference between a budget that survives the year and one that gets revised in month seven.

A NOTE ON THE NUMBERS

Every band in this worksheet is published market data, not a quote. Your own figures go in the blanks. Nothing here is a price from bosio.digital.

STEP 1

Find your row.

Start with the problem you actually have, not the firm you would like to hire.

YOUR SITUATION	TIER THAT USUALLY FITS	HOURLY RANGE	TYPICAL ENGAGEMENT
Board-level strategy, or global multi-business-unit transformation	MBB or Big 4	**$400 to $1,000+**	**$500K to $5M+**
Regulated, audit-adjacent, or multi-country compliance work	Big 4	**$400 to $800**	**$250K to $1M+**
Large-scale platform integration (SAP, Salesforce, Oracle, Microsoft)	Mid-tier	**$400 to $700**	**$150K to $1M**
Mid-market strategy and build, senior-led, with ownership transfer	Boutique AI	**$350 to $650**	**$35K to $400K**
A narrow advisory question or a single discrete build	Independent	**$150 to $350**	**Scoped, hourly**

If the engagement is project-priced, use this instead

PROJECT TYPE	TYPICAL RANGE	TYPICAL DURATION
Strategy sprint or readiness assessment	**$25,000 to $75,000**	2 to 6 weeks
Proof of concept	**$50,000 to $250,000**	6 to 16 weeks
Single use-case build	**$50,000 to $500,000**	3 to 9 months
Mid-market AI program	**$35,000 to $150,000**	3 to 6 months
Enterprise AI transformation	**$500,000 to $5,000,000+**	9 to 24 months

WRITE YOUR NUMBER HERE

A. Consulting fee $ ______________________

One caution before you move on. The spread between a $1M program and a $150K program is real, but the right number is a function of the problem, not the price. Buying a tier above your problem is the most common budgeting mistake in this market, and it does not show up until delivery.

STEP 2

The three costs that are rarely quoted.

B. Platform and running cost, year one

The AI has a license cost, the infrastructure has an operating cost, and the integrations have an implementation cost. Budget 10 to 30 percent of the consulting fee for the first year. Quick version: take 20 percent of line A. Precise version: count the seats that will genuinely be used.

Seats actually using it ________ × $ ________ per seat per month × 12 = $ ________________

Usage on top, for agentic workloads rather than chat = $ ________________

B. Total $ ________________________

Watch the usage line specifically. Token and license costs behave nothing like seat-based software. Agentic workloads can consume a thousand times the tokens of simple chat. This line does not stop when the engagement does, which is the reason for the second number on the next page.

C. Internal team time

Leadership in steering sessions, subject matter experts in discovery, data and IT in integration, end users in pilots and training. A mid-sized program pulls 200 to 500 hours across roles. It is never invoiced, and it is always real.

Leadership and steering ________ hrs Subject matter experts ________ hrs

IT, data and integration ________ hrs Users in pilots and training ________ hrs

Total hours ________ × $ ________ fully loaded rate = C. $ ________________

D and E. Adoption and governance, if they are not in the scope

Is adoption and change work explicitly in the consulting scope? Yes ________ No ________

D. Adoption work outside the scope $ ________________

Is governance in the scope: policy, oversight, monitoring, controls? Yes ________ No ________

E. Governance and controls $ ________________

Why adoption is the line to take seriously. BCG's research on scaling AI value finds 70 percent of the challenges are organizational, people, processes and governance, and 30 percent are about algorithms and data. Deloitte's 2026 State of AI in the Enterprise found only 21 percent of companies have mature governance for agentic AI.

STEP 3

Your two numbers.

Cash out in year one

A. Consulting fee	$ ________
B. Platform and running	$ ________
D. Adoption outside scope	$ ________
E. Governance	$ ________
Cash total	**$** ________

Cost carried, not invoiced

C. Internal team time	$ ________

Year one, total

Cash plus internal time	**$** ________
Divided by line A	________ × the fee

The second number, and the one most firms never mention

From year two, the consulting fee is gone and the platform line is not. Add a retainer if you are taking one.

RETAINER TIER	MONTHLY RANGE	WHAT IT COVERS
Essential or advisory	**$2,000 to $5,000**	Monthly office hours, ad hoc input, light review
Standard	**$5,000 to $15,000**	Defined weekly engagement, embedded review, oversight
Comprehensive	**$15,000 to $50,000**	Embedded operating partner, active build, fractional AI leadership
Managed AI services	**$10,000 to $100,000+**	Operating the stack on your behalf, SLAs, model and data ops

Platform and running (line B) $ ________ + retainer $ ________ × 12

Annual run rate from year two $ ________

A check before you move on. If your total is under 1.2 times the consulting fee, you have not finished the worksheet. The published rule of thumb is to reserve 20 to 40 percent on top of the fee, and that holds for large engagements. At smaller fees it does not, because governance setup, platform minimums and internal hours do not scale down with the fee. The smaller the engagement, the higher the multiple.

What it looks like filled in.

A 60-person professional services firm. An AI program across client delivery and back office, senior-led, three to six months.

The figures below are modelled from the published market bands on the earlier pages. They are not measured from a specific engagement.

LINE	FIGURE	HOW IT WAS REACHED
A. Consulting fee	**$45,000**	Mid-market AI program, lower end of $35,000 to $150,000
B. Platform and running	**$11,000**	25 seats genuinely using it, plus usage on two agentic workflows. 24 percent of the fee, inside the published 10 to 30 percent
C. Internal team time	**$17,000**	180 hours: 40 leadership, 60 subject experts, 40 IT and integration, 40 users in pilots, at $95 fully loaded
D. Adoption outside scope	**$8,000**	Role redesign and training beyond the engagement
E. Governance and controls	**$6,000**	Policy, acceptable use, oversight setup

$87,000

YEAR ONE, TOTAL COST

$11K to $35K

RUN RATE, EVERY YEAR AFTER

Cash out in year one	$70,000
Cost carried, not invoiced	$17,000
Year one, total	**$87,000**
Multiple of the fee	1.9 times

Read the last two rows again. The quote was $45,000. The year costs $87,000. And $11,000 to $35,000 of it repeats every year after, whether or not anyone is still consulting. That is not an argument against the engagement. It is the argument for putting all five lines in the budget before it goes to the board, rather than in month seven.

STEP 4

Before you sign.

Six questions. Take them into the room.

01

Are we budgeting the program or the project?

The consulting fee is the most visible cost and almost never the largest one. Companies that overrun did not underestimate the fee. They ignored everything around it.

02

Is this tier right-sized to the problem?

Buying a $1M program for a $150K problem is a scoping mistake, and so is buying a $50K engagement for something that needs a six-month structured program. The honest question is what problem you have, not which firm tier you would like to be the kind of company that hires.

03

Is the scope locked in writing before the fee?

The fee is a function of the scope. A firm that locks the fee first preserves optionality at your expense: the scope drifts to fit the fee, and the work that mattered gets squeezed out at the end.

04

Who, by name, is delivering this?

Senior involvement without named people is a vague promise. Name the consultants, what each is personally responsible for, and the substitution rules if they roll off. This is the single highest-impact change a buyer can make to an AI consulting contract in 2026.

05

What do we own when this ends?

List it deliverable by deliverable: documented architecture, working systems running on your accounts, trained internal owners, decision criteria your team can apply, a written off-ramp. The most expensive engagement is the one that ends with a deck and a relationship.

06

Have we reserved for the rest of it?

Change work, platform spend, internal time, governance. The reserves you do not need become next year's program budget. The reserves you do not have become the overrun.

YOUR ANSWERS

WHAT TO DO NEXT

Take one page into one meeting.

If you are the CEO or owner

Take Step 3 to your next leadership meeting and ask one question: is anyone accounting for the run rate from year two. The answer tells you whether the AI conversation in your company is a project conversation or an operating one.

If you are the CFO or finance lead

Line C is the one to press on. Internal time is the largest number nobody puts in a budget, and it is the easiest to estimate honestly, because you already know your fully loaded rates.

If you run operations

Lines D and E decide whether the system gets used. A working AI system delivered into an unprepared organization fails, and it fails in a way that looks like a technology problem.

Where this came from

The bands, the rules and the research in this worksheet are published in full, and free, at bosio.digital: what AI consulting actually costs in 2026, the guide to managing AI token and license costs, and the questions to ask an AI consulting firm before signing.

What we do

bosio.digital is a founder-led AI consultancy for mid-market companies. We build AI systems that clients own and operate, with adoption work inside the scope rather than beside it. One recent example: VISUAL FACILITATORS, a Hamburg firm working worldwide, consolidated 40 scattered AI tools and agents into one system its own team runs and owns, and cut proposal drafting from 90 minutes to 30.

IF YOU WANT A SECOND PAIR OF EYES ON YOUR NUMBERS

Send them over, or take 30 minutes with us. If we are not the right fit for where you are, we will say so, and point you somewhere better.

bosio.digital/contact

Sources for the research cited: BCG, "Where's the Value in AI?" for the 70 and 30 split between organizational and technical challenges. Deloitte, State of AI in the Enterprise 2026, for the 21 percent governance figure. Market bands from the published bosio.digital AI consulting cost guide.