Max Paradox

PROBLEM? RELAX. YOU'VE GOT THIS!

I'm Paying for Delivery, Convenience, and Having No Plan

How to Calculate Your Takeout Spending and Build Alternatives That Actually Work



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ALL-IN Rafał Płonkowski



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INTRO

It is 7:12 p.m. You get home thinking you will make something sensible to eat. You open the fridge. Inside are three ingredients, each of which looks promising on its own, but together they resemble the beginning of an experiment that no food safety inspector would approve. There is pasta in the cupboard, but making a sauce would require a decision. Something is lying in the freezer, although you cannot remember what it is, and defrosting it sounds like a task for someone with considerably more energy than you have today. Your phone is within reach. The delivery app remembers your previous order, knows your address, and confidently suggests what you could be eating in forty minutes. A few taps later, the dinner problem is solved. At least until the bill arrives.

Takeout food is not a financial disaster in itself, nor is ordering it proof that you are incapable of looking after yourself. Sometimes it saves an evening, allows you to eat something you do not feel like preparing, or simply gives you pleasure. The trouble begins when an emergency solution becomes your default way of eating and the expenses quietly grow, disguised by individual amounts. Twenty-something zlotys here, forty-something there, plus delivery, a service fee, a small-order surcharge, and something that was supposed to be "just an extra." None of these orders needs to look particularly alarming. Together, however, they can create a budget category you never planned for, cannot control, and struggle to explain.

The most misleading part is that you are rarely paying for food alone. You are paying to avoid planning, shopping,

chopping, cooking, and cleaning up. You are paying someone else to make a series of small decisions that you simply cannot be bothered to make today. Sometimes you are also paying for predictability: you know what you will receive, roughly when it will arrive, and how much effort it will require from you. These are genuine benefits. If you want to reduce your spending, you need to acknowledge them rather than pretend that buying cheaper rice will somehow transform you into a person who enthusiastically prepares five containers of meals every Sunday.

That is precisely why this book does not begin with a ban on ordering food. Bans are impressive, especially when announced on Sunday evening, with a full fridge, an empty calendar, and the coming week looking like a beautifully organised planner. Then Wednesday arrives. The day runs late, plans fall apart, and you discover that your ambitious eating system depended on the existence of a second, much better-rested person living in your home who apparently does not answer phone calls. A sensible plan has to work on an ordinary day, not just on a day when everything follows the schedule.

Your first step, then, will be to find out how much your current way of eating actually costs. Simply multiplying the prices of two favourite dishes by the number of orders will not be enough, because the amount displayed before checkout is not necessarily the full cost. You need to account for fees, tips, extras, drinks, minimum basket values, and spontaneous decisions made because you are a few zlotys short of qualifying for free delivery. It is also worth distinguishing the cost of food from the cost of convenience. This is not an academic exercise in amateur

accounting. It is a way to understand what you are paying for and which parts are genuinely worth the money to you.

We will examine your spending without embarrassment and without resorting to tricks designed to make every zloty spent outside the home look like a moral failure. You will collect your orders from a period that reflects your normal routine, rather than an unusually frugal week immediately following a promise to turn your life around. We will look at frequency, average order value, additional charges, and how your spending changes depending on the day, your mood, or the number of responsibilities competing for your attention. You will discover whether the problem lies in frequent small orders, expensive individual evenings, an empty kitchen, or perhaps a recurring situation in which you only start thinking about dinner once you are already hungry and exhausted.

The numbers alone, however, will not tell the whole story. Two people can spend roughly the same amount and have entirely different reasons for doing so, as well as very different opportunities to change their habits. One orders because they work late and have no time to cook. Another has food at home but cannot figure out how to turn it into a meal. Someone else orders on days when family responsibilities take up the entire evening, while another simply enjoys discovering new places and does not want to give up that pleasure. Each situation calls for a different solution. We will not treat every order as one identical problem that needs to be deleted from a spreadsheet.

Instead, we will break the mechanism down into its individual parts. We will distinguish situations in which delivery is a conscious choice from those in which it is an automatic response to having no plan. We will identify which

orders give you the most satisfaction and which happen mainly because you have failed to prepare an alternative. We will examine whether you can save money by ordering less frequently, simplifying your shopping, keeping a few emergency meals available, changing the size of your basket, or making better use of what you already have. The goal is not to create a perfect meal plan that requires its own spreadsheet and the discipline of a polar expedition. We are looking for a handful of solutions that genuinely fit your time, budget, abilities, and household circumstances.

A workable alternative does not have to mean cooking everything from scratch. It might be a quick meal made from a few ingredients, a sensible use of frozen food, a ready-made product supplemented with something simple, or shopping arranged so that some food is waiting for the days when your energy runs out. What matters is that the option is available when you need it. If it requires twelve ingredients that are never in your kitchen, thirty minutes of preparation, and another half hour to wash the dishes, it is not an alternative. It is a project that will lose to the "order again" button before the organising committee has even held its first meeting.

We will also avoid assuming that every saving is worth achieving at any cost. Time has value, exhaustion is real, and money is supposed to serve your life, not simply look impressive in a monthly summary. Once you have calculated your spending, you may decide that you want to keep some of your orders. Perhaps you will reduce them on particular days, choose a cheaper collection option, or stop paying extra for additions you do not even enjoy. Maybe you will discover that the biggest difference comes from having two meals prepared in advance rather than revolutionising your

entire kitchen. That counts as success too: consciously deciding what you want to pay for instead of discovering it only after checking your transaction history.

A good change should be visible in your budget, but it should also make everyday life feel better. There is little point in saving a few dozen zlotys if the price is daily frustration, wasted food, or evenings spent forcing yourself to follow a plan you hate. We will therefore look for a reasonable balance: how much money you can recover, what it will cost you in time and effort, and which solutions are convenient enough to last longer than the first week of enthusiasm. Over time, you will find it easier to recognise the moment when ordering is a sensible decision and the moment when you are mainly paying because nobody thought about dinner earlier.

You do not have to stop ordering food to regain control of your spending. You need to know how much you spend, understand what you are buying beyond the meal itself, and have alternatives within reach that do not demand superhuman organisational skills. Then the delivery app can go back to being what it should be: one of several options, rather than a meal plan accidentally established by default. And the next time you open your fridge at 7:12 p.m., it would be nice to have more than two choices: order something or stare at three ingredients until they somehow combine themselves.

Chapter 1 - The Bill That Goes Beyond the Price of the Order

Your first encounter with the true cost of takeout can be unpleasant. Not because you discover a particularly expensive bill for a single meal. Those things are easy to explain away. There was a promotion, you ordered more than usual, the restaurant was more expensive, and besides, you had not eaten anything really good in a while. The problem appears when you collect all your orders from the month and suddenly see a figure that looks as though someone has confused your bank account with the budget of a small restaurant. Every transaction seemed reasonable on its own. The total is a rather different story.

The biggest trap is judging your spending based on individual decisions. Forty-five zlotys for lunch does not necessarily raise any alarms. Neither does sixty zlotys for dinner for two or thirty-something zlotys for a quick order in the middle of a busy week. The trouble is that your budget does not remember the circumstances in which you spent the money. It does not care whether you were tired, whether it was raining, whether you had a difficult day, or whether you simply could not be bothered to cook. It adds up the transactions and presents the result without comment. In that respect, it is remarkably lacking in empathy.

Before you decide that the amount is proof that you are doing something wrong, however, you need to establish exactly what you are counting. Takeout has several layers of costs that are easy to confuse. The price of the food itself is only one of them. Then there are delivery charges, service fees, possible small-order surcharges, tips, drinks, extras,

and products added simply because buying them helps you reach the minimum order value. Sometimes there is also a cost that never appears on the screen: food that goes uneaten because you ordered too much, or, conversely, another purchase because the portion turned out to be insufficient.

In practice, this means distinguishing between three figures. The first is the value of the food products themselves. The second is the total amount paid for the order. The third is the actual cost of the meals you received from that order. These figures are not always identical. If you order a dish for PLN 38, a drink for PLN 9, and a dessert for PLN 14, then pay PLN 7 for delivery and a PLN 3 service fee, your total spending is PLN 71. However, if the dessert was an impulsive extra that you would not normally have bought, it is worth recognising that it was not an essential cost of your lunch. And if half the portion is left for later, the order has provided you with more than one meal, even though the money was taken from your account in a single transaction.

This distinction is not about making excuses for your spending. It is about avoiding incorrect conclusions. You might decide that you are ordering lunches that are too expensive, when the largest share of the additional costs actually comes from drinks and snacks. You might also conclude that ordering for two people is uneconomical, even though, once you account for the number of portions, it turns out to be more reasonable than making two separate purchases. Without separating these elements, you will try to save money in the wrong place.

Start With Your History, Not Your Memory

Human financial memory is highly selective. We remember an eighty-zloty order that seemed particularly expensive with impressive clarity. We are considerably worse at remembering four smaller transactions from the previous week. We also easily forget purchases made by another person from the household budget, orders paid for using a card linked to a delivery app, and spontaneous snacks that did not look like proper food orders.

That is why you should not try to reconstruct your spending from memory. Use your bank statement, card payment history, delivery apps, and purchase confirmation messages. Ideally, collect data covering a full four-week period. If your spending varies significantly from one week to another, it makes more sense to examine two or three months. A single month may be unusual because of a trip, illness, an increased number of responsibilities, or several social gatherings.

You do not need to build a complicated spreadsheet straight away. To begin with, a simple table containing the date, place of purchase, amount, and a brief description will be enough. For each purchase, note whether it was for one person or several people, and whether it provided one portion or more. Also indicate whether it was a full meal, a snack, a drink, or an additional purchase. This information will later help you separate ordinary food expenses from the costs that appear alongside them.

Imagine that you made the following purchases over the course of a month:

- Monday: lunch for PLN 42, with PLN 8 in delivery and other fees.

- Wednesday: dinner for PLN 56, with PLN 9 in delivery and other fees.
- Friday: an order for PLN 78, including additional drinks and fees.
- Sunday: lunch for PLN 49, with PLN 7 for delivery.

In this simplified example, you spend PLN 249 in a single week. Multiply that amount by four and you get PLN 996. That is already a figure that is difficult to describe as a few innocent little treats. What's more, this example does not include purchases made outside delivery apps or small snacks. The point is not that every household must order exactly this much. The point is to demonstrate the mechanism: regular, seemingly modest transactions can build a substantial budget category.

Pay attention to one more thing: do not include only payments that you clearly recognise as food deliveries. If you buy a ready-made meal in a shop, collect food in person, or order directly through a restaurant's website, that expense may also belong in the category you are analysing. On the other hand, do not automatically count all grocery shopping as takeout. The goal is to create a consistent picture, not to produce the largest possible number.

The Basket Price Is Not Always the Price of the Meal

One of the most deceptive features of delivery apps is the minimum order value. You are a few zlotys short, so you add another product. Sometimes it is an extra sauce, sometimes a dessert, and sometimes something that only looks attractive because it appears immediately before the payment button. As a result, you buy more than you intended in order to avoid a fee that you also did not want to pay.

Mathematically, this decision can look beneficial. If delivery costs PLN 12 and you are PLN 10 short of qualifying for free delivery, adding a product worth PLN 10 seems better than paying the fee. But the actual choice is not PLN 10 versus PLN 12. It is PLN 10 for an additional product you had not planned to buy, or PLN 12 for a service you want to use. If you do not need that product, buying it is not a saving. It is an additional PLN 10 expense made in response to a marketing message.

It is worth recording how much these additional products cost you whenever you place such orders. After a few weeks, you may discover that a significant part of your spending does not come from the main dish but from small decisions made while completing the basket. This is particularly important because these are precisely the elements you can most easily reduce without giving up the convenience of delivery itself.

Treat promotions in a similar way. A discount is not automatically a saving. If you buy something for PLN 55 instead of PLN 70, but had never intended to make that purchase in the first place, you have spent PLN 55. You have not saved PLN 15, because the relevant comparison is not with a hypothetical regular price. It is with the amount you would have left in your account without the promotion. A promotion makes sense when it applies to something you genuinely need or allows you to buy a planned meal at a lower price.

When analysing your orders, it is also useful to distinguish between fixed and variable fees. Delivery and service charges may depend on the platform, restaurant, distance, or size of the basket. You do not need to understand every mechanism used to calculate them. Simply record the

amounts you actually paid. This will show you whether the fees are a minor addition or regularly increase your bill by a dozen or more percent.

One Order, Several Portions, Different Conclusions

Another common mistake is treating every order as a single meal. If you buy a large dish that provides two lunches, its cost should be considered differently from the cost of two separate orders. Similarly, an order for the entire family should not be compared directly with a single portion prepared at home.

Suppose an order cost PLN 90 and provided three full portions. The average cost per portion is PLN 30. If you compare the entire PLN 90 with a homemade lunch for one person, you will arrive at an absurd result. If, however, you compare those three portions with three homemade meals, the analysis becomes meaningful.

This does not mean that large orders are always more economical. You need to check whether all the portions were actually used. If some of the food ended up in the bin, you cannot treat it as a full-value meal. If it was eaten the following day, it should be included in the portion count. What matters most is being honest about how much of the purchased food was actually used.

You can apply a simple formula:

Cost per consumed portion = total order cost / number of portions actually eaten.

This is not a perfect method for valuing every product, particularly when an order contains several different dishes, but it allows you to compare similar purchases. If you want to analyse family orders in greater detail, you can record the number of portions for each person separately. You do not,

however, need to create an accounting system in which every single French fry gets its own line in the ledger. Accuracy should help you make decisions, not become another evening activity.

Compare Like With Like

Once you know your total spending, the natural reaction will be to compare it with the cost of cooking at home. This is another area where it is easy to make a mistake. Do not compare the full price of a family order with the price of a packet of pasta bought in a shop. A homemade meal requires you to account for all the ingredients used: meat, vegetables, sauce, spices, cooking oil, and extras. If you bought a product in a larger package, include only the portion you used, not the entire package price.

On the other hand, you do not need to calculate the cost of a homemade meal with pharmaceutical precision. If you prepare a dish using products you already have, you can estimate their cost based on the purchase price and the quantity used. The goal is a reasonable comparison, not an audit of every spoonful of olive oil.

It is also worth remembering that cooking at home has organisational and time costs. You do not have to convert them artificially into monetary values if you do not want to. You can simply take them into account when making your decision. If a homemade lunch costs PLN 14 but requires a long preparation after an exceptionally difficult day, it will not always be the best alternative to delivery. If, however, there is a similarly satisfying meal costing PLN 12-18 that you can prepare in around fifteen minutes, the financial difference may be worth considering.

When comparing options, pay attention to several elements: the number of portions, meal size, quality and type of ingredients, preparation time, and additional costs. Also, do not compare only the cheapest possible homemade option with the most expensive delivery order. That is not a fair test. If you enjoy good food in your everyday life, compare delivery with an alternative you would actually want to eat.

What Should Be Included in the Final Bill?

Once you have collected the data, calculate the total amount spent on takeout during the period you are analysing. Then divide it into categories: main dishes, extras, drinks, desserts, and order-related fees. You can also separate planned purchases from spontaneous ones, as well as individual orders from family orders.

Finally, calculate your average weekly and monthly spending. If you are analysing four weeks, dividing the total by four will give you a simple weekly average. If you are analysing a full calendar month, you can also calculate the average daily cost by dividing the total by the number of days. Do not treat that last figure as an indication of how much you should spend every day. It is simply another way of presenting the scale of your spending.

For example, if your monthly spending amounted to PLN 1,200, your average weekly spending would be approximately PLN 277, and your daily average would be around PLN 40 in a thirty-day month. The daily figure may seem relatively small, but the monthly total reveals how much money you regularly allocate to this category. It is worth comparing that amount with your entire household budget rather than judging it in isolation from your other expenses.

The most important question is: does this amount correspond to what you actually receive in return? Perhaps you spend a lot, but consciously choose a convenience that matters to you. Perhaps, however, a substantial part of the money disappears into random extras, fees, and purchases you cannot even remember. In either case, the bill gives you something valuable: a starting point for making decisions.

You do not have to reduce anything just yet. Do not immediately change all your habits, delete your apps, or make a solemn vow in front of the fridge. First, find out your own number. Only when you know how much your current way of eating costs can you consciously decide which parts are worth paying for and which happen purely by accident.

Chapter 2 - Hunger, Exhaustion, and Having No Plan: Why Do You Order at Exactly Those Moments?

Two people can have identical budgets, similar incomes, access to the same shops, and almost exactly the same opportunities to prepare meals, yet spend their money on food in completely different ways. One orders once a week, while the other orders several times a day. This does not necessarily come down to differences in income, cooking skills, or even enthusiasm for cooking. Often, the deciding factors are small elements of everyday life: the time of day, your level of exhaustion, how predictable your responsibilities are, and whether you have any idea what to eat when the moment arrives.

Ordering food rarely begins when you open the app. Its cause usually appears much earlier. It might be the morning rush that prevented you from doing the shopping. It might be having no idea what to make for lunch, even though the fridge is full. It might be a series of responsibilities that pushes your meal into the late evening. Sometimes the problem begins the previous day, when you eat the last portion of prepared food but never think about replenishing your supplies.

This is an important distinction because if you focus exclusively on the order itself, you will be fighting the final link in an entire chain of events. You can decide that from tomorrow onwards you will not use delivery services, but if nothing changes in the circumstances that lead you to the app, you will probably return to your previous behaviour. Not

because you lack willpower, but because you will still have the same problem and the old solution will remain the easiest option available.

Not Every Delivery Order Means the Same Thing

The first step is to distinguish between the different reasons for ordering. At first glance, all transactions look similar: you choose a restaurant, add products, pay, and wait. However, the decisions that lead to them can be completely different.

Imagine four situations.

In the first, you return home late from work, you are exhausted, and preparing lunch would require another shopping trip. Ordering food is then a way of solving a genuine organisational problem. In the second, you have a free evening, food in the fridge, and the opportunity to cook, but you have no idea what you feel like eating. You browse the app until you find something appealing. In the third, you order because someone in your household wants a particular dish, and cooking together would require negotiating several different preferences. In the fourth, you simply see a promotional notification, open the app, and end up buying something you had not planned to purchase.

All four situations end with a payment, but they should not be addressed in the same way. In the first, you need a simple meal that is available after a long day. In the second, you could benefit from having a few specific ideas for using the products you already have. In the third, the important thing is finding a solution that works for several people. In the fourth, the problem may lie in how you use the app and respond to promotions.

If you fail to distinguish between these situations, you may end up trying to fix the wrong thing. You might buy more groceries even though the real problem is that you have no time to prepare them. You might create a seven-day meal plan even though you usually order because the people in your household cannot agree on a shared meal. You might block promotional notifications even though late returns home remain the biggest source of your spending.

It is worth recording not only the amounts but also the circumstances surrounding each order for a while. You do not need an elaborate diary. One short sentence is enough: "I got home late," "I had no idea what to eat," "everyone wanted something different," "we ran out of ingredients," or "I saw a promotion." If several reasons contributed to the order, record the most important one. After a couple of weeks, you will start noticing patterns that would be difficult to identify from your transaction history alone.

The Most Expensive Time to Make a Decision

One common mechanism is making decisions about food only when you are already hungry. In theory, this sounds logical: you are hungry, so you start thinking about what to eat. In practice, this is precisely when you have the least patience for considering alternatives.

Think back to a situation in which you return home and only then start thinking about lunch. First, you open the fridge. Then the cupboard. Next, you try to work out whether you can make something sensible from the available ingredients. Meanwhile, you remember that the vegetables need washing, a side dish needs cooking, a sauce needs preparing, and everything will have to be cleaned up afterwards. Your mind begins calculating not only the financial cost but also the time and effort involved. Delivery

wins because it offers a solution without requiring you to perform a series of additional tasks.

The problem is that you are comparing two options under unequal conditions. An order is a finished product: you know the price, choose a dish, and pay. Cooking is a collection of tasks that have not yet been defined. You do not know what you will prepare, how long it will take, or whether you have all the ingredients. It is hardly surprising that the first option seems easier.

The solution does not have to involve preparing every meal in advance. Sometimes it is enough to move the decision itself to an earlier time. If you know that you usually eat lunch at around five in the afternoon, deciding what you will have at ten in the morning can be considerably easier than making that decision at five. You have time to check your supplies, choose a meal, and possibly buy any missing ingredients.

This does not mean planning every detail several days in advance. It means eliminating the most expensive decision-making moment: the point at which hunger meets a lack of preparation. You can even decide on just one specific meal for that day. That alone changes the situation because instead of starting with the question "What am I going to eat today?", you start by carrying out a decision you have already made.

Exhaustion Has a Price

Delivery spending often increases on the days when you are under the greatest pressure. This might be the end of the working week, a day filled with meetings, a period of intense work, or a time when household responsibilities consume

most of your free hours. In such circumstances, cooking can feel like another task you simply do not want to take on.

There is no point pretending that exhaustion can be eliminated with the right attitude. If you have had a demanding day, the prospect of preparing a complicated meal will not suddenly become attractive just because you have read a money-saving guide. You may know that homemade food will be cheaper and still have absolutely no desire to take on another responsibility.

That is precisely why it is worth checking whether your orders are concentrated on particular days. If most of your spending occurs on Fridays and Saturdays, you may discover that you do not need to change your entire weekly eating routine. You need to prepare solutions for the two most demanding days. If you mainly order after getting home late, meals that do not require a long waiting time will be useful.

For example, someone might have no difficulty cooking on Mondays and Tuesdays, but regularly has a long working day on Wednesday and family responsibilities on Thursday. Creating a perfect seven-day meal plan will not necessarily help. A much better solution might be preparing an extra portion on Tuesday and planning a simple meal for Thursday. This addresses a specific reason for ordering rather than trying to impose an entirely new lifestyle on yourself.

Also, look at whether you order under similar circumstances even when the days of the week are different. It might be the moment when everyone gets home and is hungry. It might be an evening after an intense day when you no longer want to make any decisions. It might be the period between one responsibility and another, when