



MAY 2026

My AI bill was 3,357 dollars

The spend cap read 200. It was 200,000.

One month. One mistake. Three causes.

No cost check, no caching, and a misread cap.



The number I misread

CAP I READ

200

REAL CAP

200,000

BILL, MAY 2026

3,357

Cause 1: no cost check first

The script called the API before anything estimated the bill.

Cause 2: no caching

Nothing reused the repeated part of the prompt.

The guard I use now

- 01 Estimate the cost before the first API call
- 02 Set a hard cap on each run and exit if over
- 03 Cache the static part of the prompt
- 04 Block any call with no cost check, using a hook
- 05 Read the spend cap twice



*The fix is not be
careful. The fix is a
hook.*

— MEMORY FAILED. THE HOOK
DOES NOT FORGET.



Comment FLEET

I'll send the cost-gate rules

**Free Fleet Room invite
included**