

Am I being ripped off by my developer?

Probably not in the way you think. Most stalled AI and software projects are not fraud. They are a capable person out of their depth, a pitch that outran the delivery, and an owner who cannot tell the difference because nobody made the work legible. Check every statement that is true for your project today. High flags are worth 3 points, medium 2, low 1. Total your score and read the band on the last page.

1. Ownership and access

If the vendor vanished Friday, what would you still control on Monday?

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|--------------------------|---|----------|
| ☐ | 1. You are not the administrator on the domain registrar (GoDaddy, Namecheap, etc.).
Whoever controls the domain controls the website, the email, and every subdomain. This is the single most expensive box on the page. | HIGH · 3 |
| ☐ | 2. The app, dashboard, or automation runs on the vendor's own hosting or cloud account.
Render, Vercel, Cloudflare, AWS, a Google Sheet under their Gmail. If it lives on their account, you have a demo, not a deliverable. | HIGH · 3 |
| ☐ | 3. You cannot open the code repository, or there is no repository you know of.
No repo means no backup, no second developer, and no way to verify what exists. | MED · 2 |
| ☐ | 4. API keys or passwords for your accounts live inside the vendor's code or messages.
Changing your password does not revoke a key. Ask specifically: which keys are in the code, and can we rotate them today? | MED · 2 |
| ☐ | 5. You do not know which accounts the vendor has access to.
The emails you sent them are the inventory. If you have not read them back, you do not know. | MED · 2 |

2. Deliverables versus promises

Does the system act, or does it display?

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|--------------------------|---|----------|
| ☐ | 6. The main deliverable is a dashboard or report that shows data from tools you already had.
Information in a new place. Ask what it does when nobody is looking at it. | HIGH · 3 |
| ☐ | 7. Progress arrives as documents, plans, and roadmaps rather than things you can click.
Modern tools produce an impressive plan in ten minutes. A plan is not a product. | MED · 2 |
| ☐ | 8. Items marked 'complete' or 'fully built' are things you have never personally used.
If you cannot touch it, it is not done. Test it yourself, on your own login. | MED · 2 |
| ☐ | 9. The one pain point you hired them for still has no working solution.
Everything else is noise if the reason you called is still unsolved. | MED · 2 |
| ☐ | 10. The scope keeps growing with things you did not ask for.
Sometimes generous. Often a sign the vendor is following a tool's suggestions instead of your priorities. | LOW · 1 |

3. Money and invoices

Are you paying for outcomes or for activity?

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|--------------------------|--|---------|
| ☐ | 11. You have paid more than half and can point to nothing that works without the vendor.
The ratio of paid to usable is the clearest number in any project. | MED · 2 |
| ☐ | 12. The vendor started subscriptions, trials, or hosting in your name that you did not approve.
GoHighLevel, a second CRM, AI credits, a premium plan. Each one keeps billing after they leave. | MED · 2 |
| ☐ | 13. A payment is being requested before a transfer of code, accounts, or data you have asked for.
Pay on handoff. Any pressure to reverse that order is a flag. | MED · 2 |
| ☐ | 14. The original quote was unusually low because of a 'platform they already built.'
Sometimes true. Often the platform is a template and the real work starts from zero at your expense. | LOW · 1 |
| ☐ | 15. Invoices are vague: 'development,' 'integration,' 'AI setup' with no deliverable attached.
You should be able to match every invoice line to something you can log in to. | LOW · 1 |

4. Communication and behavior

How does it feel, and does the feeling match the facts?

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|--------------------------|---|---------|
| ☐ | 16. The vendor has gone quiet, or replies only when payment is mentioned.
Silence around a deadline is the most common early warning. | MED · 2 |
| ☐ | 17. You feel embarrassed to ask what a deliverable means, or you have stopped asking.
That is not on you. A good builder makes the work legible to the person paying for it. | MED · 2 |
| ☐ | 18. Updates are long, polished, and hard to act on.
A wall of generated text is a way to look busy. Ask for one sentence: what can I do today that I could not do last week? | LOW · 1 |
| ☐ | 19. Requests for more access keep coming before the last access produced anything.
QuickBooks before the CRM works is the wrong order. | LOW · 1 |
| ☐ | 20. The vendor cannot explain, in plain words, where the system runs and what it would take to move it.
If they cannot explain it, they may not know either. | LOW · 1 |

5. Technical reality

Five things a qualified person would find in the first hour.

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|--------------------------|---|----------|
| ☐ | 21. Customer or lead data sits in an open spreadsheet, a shared link, or a vendor's personal account.
A privacy exposure and an ownership problem in one. | HIGH · 3 |
| ☐ | 22. AI is connected to a mailbox, CRM, or drive with more data than it needs.
Least privilege applies to agents too. A marketing bot should not read the attorney's inbox. | MED · 2 |
| ☐ | 23. There is no documentation a second developer could work from.
The real continuity plan is the runbook, not the person. | MED · 2 |
| ☐ | 24. Public pages have no accessibility layer.
In California this is a lawsuit exposure, not a nice to have. | LOW · 1 |
| ☐ | 25. You have never seen a test, a log, or an error handled. It 'just works' in demos.
Systems that only work in demos are demos. | LOW · 1 |

Your score

Total: _____ of 46

GREEN · 0 to 9

Probably fine. Tighten the paperwork.

- Confirm you are administrator on registrar, DNS, hosting, and the repository.
- Ask for a one-page 'where everything runs' document.
- Tie the next payment to something you can log in to.

AMBER · 10 to 19

Get an independent read before the next invoice.

- Forward yourself every email where you shared access. Build the list.
- Request administrator access on anything you are not admin on. Note how they respond.
- Do not grant new access until the last access produced something.
- Book an independent audit or a verification before you pay again.

RED · 20 and up

Secure your accounts this week. In order.

- Do not confront anyone yet. Back up whatever is on their platforms first.
- Registrar first, then DNS, hosting, Workspace admin, email marketing, CRM, social. Remove one-time passcode devices. Rotate API keys, not just passwords.
- Make the final payment conditional on a completed handoff confirmed by someone who can read the repository.
- Start the takeover intake at heedaisolutions.com/lp-ai-project-takeover.html. If it is urgent, leave a mobile number.

A note on the words 'ripped off'

In the case that prompted this checklist, the owner said three separate times that the developer 'hasn't done anything wrong.' He was right. The developer was bright, willing, and out of his depth. That is not theft. It is a leadership gap, and the fix was a professional on the call, not a lawyer. Most red scores are this. A few are worse. Either way, the sequence above protects you.

Want Michael to look at your score? Email your checked items to mbowers@heedaisolutions.com, or use the form at heedaisolutions.com/guide-am-i-being-ripped-off-by-my-developer.html. He replies within one business day. No sales call unless you ask for one.

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