

OPRAH'S DEBT DIET

Track Your Spending

By buying things like fancy coffee, bottled water and cigarettes, America is dribbling away a fortune without giving it much thought. David Bach's Latte Factor® is a simple concept that can add up to big savings!

Your next challenge: Track every penny you spend in one day.

THE LATTE FACTOR CHALLENGE		
Day _____	Day _____	
Item: What I bought	Cost: What I spent	Wasted Money? (✓ for yes)
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
15		

My Latte Factor Total: (Total Cost of Checked Items)

=

THE LATTE FACTOR MATH	
My Latte Factor for one day = _____	
My Latte Factor for one month = _____	(Latte Factor x 30)
My Latte Factor for one year = _____	(Latte Factor x 365)
My Latte Factor for one decade = _____	(Latte Factor x 3,650)

IF I INVESTED MY LATTE FACTOR FOR:	
10 years it would be worth = _____	
20 years it would be worth = _____	
30 years it would be worth = _____	
40 years it would be worth = _____	

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