

### THE LATTE FACTOR CHALLENGE

DAY \_\_\_\_\_ DATE \_\_\_\_\_

Item:	Cost:	Wasted Money?
What I bought	What I spent	(✓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  $\times$  30)

My Latte Factor for one year = \_\_\_\_\_ (Latte Factor  $\times$  365)

My Latte Factor for a decade = \_\_\_\_\_ (Latte Factor  $\times$  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 = \_\_\_\_\_

**CALCULATING YOUR LATTE FACTOR**

To calculate the numbers above go to [www.finishrich.com](http://www.finishrich.com).  
Click on “calculators” and then click on “Apply the Latte  
Factor.”