

# The Latte Factor™ Challenge Worksheet

Congratulations! You've accepted The Latte Factor™ Challenge. Everyone makes enough money to become rich! What keeps us living from paycheck to paycheck is that we spend more than we make on stuff we don't need. The amount you are throwing away on non-essentials is your Latte Factor. If you were to take that money and devote it to savings, before you know it you'll start building a fortune!

Use the worksheet below and follow the 4 easy steps:

1. Track every single penny you spend each day. Write down every purchase - regardless of how big or small.
2. Don't suddenly change your spending habits just because you're writing everything down.
3. Now, review the worksheet when you're done to identify where you can cut down on wasteful spending. Start saving that Latte Factor!
4. Use our Latte Factor Calculator at FinishRich.com to see how much your savings can grow over time. You'll be amazed when you see the Power of the Latte Factor and how it can change your future!

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Date:		
<b>ITEM</b>	<b>COST</b>	<b>WASTED MONEY?</b>
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
<b>TOTAL DAILY LATTE FACTOR:</b>		<b>\$</b>
(Total of checked items)		