

The Latte Factor

by David Bach

A printable to-do list of the most effective habits from this book. Check one off each day you do it.

MON TUE WED THU FRI SAT SUN

⁰¹ **Find Your Latte Factor**

For one week, write down every purchase under \$20 - when you made it, why, and whether it brought you real joy. At the end of seven days, circle the ones made out of habit rather than intention. That's your latte factor. It's probably not coffee.

MON TUE WED THU FRI SAT SUN

⁰² **Set Up One Automatic Transfer Today**

Open your banking app. Create a recurring automatic transfer - even \$25/week - to a separate savings or investment account, timed to fire on payday. Do it before you do anything else today. Pay yourself first means the money moves before you decide to spend it.

MON TUE WED THU FRI SAT SUN

⁰³ **Open a Roth IRA This Week**

Go to Vanguard, Fidelity, or Schwab. Open a Roth IRA. Select a target-date index fund. Set up monthly automatic contributions. The account takes 10 minutes to open. \$25/month at 10% for 40 years grows to over \$158,000. The cost of waiting is enormous.

MON TUE WED THU FRI SAT SUN

⁰⁴ **Calculate Your Freedom Number**

Take your monthly expenses and multiply by 300 (25 years × 12 months). That's your financial independence target - the nest egg that, invested at 4%, funds your lifestyle indefinitely. Write it down. Make it real. Use it to build toward, not to frighten yourself with.

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⁰⁵ **The One-Hour Rule**

Bach's minimum: save one hour of your daily wages, every working day. If you earn \$20/hour, save \$20 today. It's not a sacrifice - it's the difference between working forever and one day not having to. One hour of today's work, invested, keeps working long after you stop.