

DANI JOHNSON

FIND YOUR FAT
WORKSHEET

5.0
4.0
3.0
2.0
1.0
-1.0
-2.0
-3.0
-4.0
-5.0

WAR ON DEBT™



Visit Warondebt.com For More Products & Information

War On Debt – Find Your “Fat” Worksheet

FAT is excessive spending in foolish areas. It’s spending money on unnecessary things. It’s spending money on luxuries, like fancy coffee. You may call it a necessity, but 20 years ago, *it wasn’t even in existence*. Ten years ago, we didn’t have a coffeehouse on every corner. Now, all of sudden, you’re addicted to the tune of \$100 to \$200 a month!

Please answer the following questions below:

How much money do you make a month? _____

How much money are you spending a month? _____

Once you find out how much money you make and how much money you are spending, the next step is finding out where your money is going. Is it going toward **NECESSITIES** or is it going towards **LUXURIES**?

Below is a sample list of Necessities and Luxuries:

NECESSITY

Food
Phone
Insurance
Housing
Utilities
Transportation

LUXURY

Multiple Cars
Starbucks (or the like)
Cell Phone
Internet
Computers
iPods/iPads
Eating Out
Magazines/Catalogs
Entertainment
Storage Units
Shopping
Fitness Centers
Clothing
Cable/Tivo/Netflix
Gift Giving
Books

***Leisure or recreational books not designed to increase your knowledge of skill!*

Ask yourself this question: Would you honestly say you have lots of wasted money each month on luxuries instead of necessities?



For more information visit: www.warondebt.com

Copyright ©2018 DaniJohnson.com. All Rights Reserved!

Highlighting Exercise:

(1) First, go online and print out your last bank statement (or to your file cabinet if you have paper statements).

(2) Grab some highlighter pens and let’s start highlighting where your money goes.

Here’s what we’re going to do:

Use five highlighters – yellow, pink, blue, purple and orange. Choose one color for each category and start highlighting.

- Yellow: Food
- Pink: Debt Payments
- Blue: Necessities – Rent, Utilities, etc.
- Purple: Gas for your car or other transportation costs
- Orange: All the rest of your **FAT** (Luxuries/Excessive Spending)

NOTE: If you took any money out of the ATM, put it under “FAT” because you probably don’t know where that money went.

(3) Once you have highlighted your bank statement, you need to add up the expenses in each category so you can see the totals.

Use the Expense Sheet in this PDF...

Once you calculate all your expenses, the Luxury expense is your “FAT.” That is the money you will put toward DEBT, SAVINGS, INVESTMENTS, etc.



For more information visit: www.warondebt.com

Copyright ©2018 DaniJohnson.com. All Rights Reserved!

WAR ON DEBT

EXPENSE SHEET

Yellow	Pink	Blue	Purple	Orange = “FAT”	Total Expenses
Food	Debt Payments	Necessities (Rent, Utilities, Water, etc.)	Gas + Other Transportation Costs	Luxuries/Excessive Spending	



For more information visit: www.warondebt.com

Copyright ©2018 DaniJohnson.com. All Rights Reserved!

Let's take this time to go deeper into the FOOD part of your expenses. Grab 3 different-colored highlighters, as we go on a little treasure hunt to find out where your money is *really* going when it comes to food.

- Yellow: Grocery Store
- Blue: Eating Out (including fast food, coffee, date nights, etc.)
- Green: Other food expenses

Now go print out three months of bank statements and highlight ALL of your food expenses. Add up the totals for each category and write them down on a separate piece of paper. Divide each total by 3 to get your 3-month average. This will tell you, on average, how much you spend each month at the grocery store, eating out, and other food expenses.

*You can find this exercise, along with other awesome money-saving tips in our **NEW eBook “How To Feed Your Family On \$100 Or Less!”** Inside you will find ways to feed your family for less money every week and also get some of Dani Johnson's most coveted recipes!



For more information visit: www.warondebt.com

Copyright ©2018 DaniJohnson.com. All Rights Reserved!