

# DAILY PAY LENS™

A decision tool for evaluating purchases in terms of time  
**See the time you're trading**

## SECTION 1 — KNOW YOUR DAILY PAY

Monthly Take-Home Pay (after taxes): \$ \_\_\_\_\_  
 Divide by 30 days  
 Your Daily Pay = \$ \_\_\_\_\_

## SECTION 2 — RUN THE PURCHASE THROUGH THE LENS

(Cost) \_\_\_\_\_ ÷ (Daily Pay) \_\_\_\_\_ = (Days of Work) \_\_\_\_\_

### Example

Daily Pay: \$150  
 Shirt Cost: \$75  
 $\$75 \div \$150 = 0.5$  days  
 That shirt costs half a day of work.

Item	Cost	Daily Pay	Days of Work	Decision
				Keep / Delay / Skip
				Keep / Delay / Skip

## SECTION 3 — HOW MANY DAYS DO YOUR OBLIGATIONS COST?

Obligation	Monthly Payment	Daily Pay	Days of Work
Housing			
Car Payment			
Credit Card			
Student Loan			
Other			
Other			

Formula:  $\text{Monthly Payment} \div \text{Daily Pay} = \text{Days of Work}$

### FINAL REMINDER

Calculate to control your life, not restrict it.

Brian Eichhorn — Financial Counselor