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"Each of you should use whatever gift you have received to serve others, as faithful stewards of God's grace in its various forms."

1 Peter 4:10

This form is designed to help you identify "hidden" leaks in your budget and visualize the opportunity cost of that spending.

To get the most accurate result, try to look at your bank statement from the last 30 and 60 days while filling this out.

Part 1: The "Careless" Spending Audit

Estimate how much you spend **per month** on the following categories that aren't strictly "needs."

Category	Typical Examples	Monthly Amount (\$)
Convenience Food	Fast food, takeout, delivery fees (DoorDash/UberEats)	\$
Daily Rituals	Artisan coffees, energy drinks, vending machine snacks	\$
Entertainment	Unused streaming services, movie rentals, gaming skins	\$
Impulse Buys	Random Amazon finds, checkout aisle items, "sale" FOMO	\$
Social Upspending	Extra rounds of drinks, expensive dinners to "fit in"	\$

Forgotten Fees	App subscriptions you don't use, late fees, ATM fees	\$
A: Total Careless Spending	(Add the amounts above)	\$

Part 2: The Savings Snapshot

How much are you currently putting away **per month** for your future?

Savings Type	Monthly Amount (\$)
Emergency Fund	Savings account for "rainy days"
Retirement	401(k), IRA, or Pension contributions
General Investing	Personal brokerage accounts or crypto
Health Care/HSA not FSA	Exclude FSA, must be used yearly.
B: Total Monthly Savings	(Add the amounts above)

Part 3: The Reality Check

Compare your totals. Are you spending more on "careless" items than you are on your future self?

- **Spending to Savings Ratio:** Divide **Total A** by **Total B**.
- *Note: If the number is greater than 1, you are spending more on "wants" than you are saving.*

Part 4: The 11% Opportunity Cost

If you redirected **Total A** (your careless spending) into the stock market instead, here is what that money could become.

We will use an **11% APY**, which is close to the S&P 500's historical average with dividends reinvested.

The Math

To find the future value (FV) of a monthly investment, we use the formula:

$$FV = P \times \frac{(1 + r)^n - 1}{r}$$

Where:

- P = Your monthly careless spending (**Total A**)
- r = Monthly interest rate (0.11 / 12 = 0.009167)
- n = Total number of months

Your Potential Wealth

If you invested your **Total A** amount every month, you would have:

- **In 10 Years:** Total A times 120 months
- **In 20 Years:** Total A times 240 months
- **In 30 Years:** Total A times 360 months

Example: If you spend **\$300/month** carelessly, in 30 years that could have been **\$841,355.92**. Would this amount in your name on this date make you feel
_____?

The reality is that if you cut your spending in half and increase your Total B, you could double the amount above in 15 yrs vs 30 yrs. If your desire is to be removed from the workforce to make money at your own leisure, you will need to have 8-11 yrs of your expenses saved, commit to keeping your expenses low per month, and allow your investment accounts to work for you daily in Part 2.

How to use this form

¹I recommend answering these in a quiet space without a computer. Use a physical notebook to let your thoughts flow without the urge to "edit" yourself. Dig deep, write down any thoughts you have found or are now made aware. You can offer so much besides just punching someone else's employment clock. Use this form as often as needed.