

THE COST OF BEING OVERWEIGHT

Maintaining a Healthy Weight Can:

Boost Your Career

A study published in the September 2002 issue of the Journal of Health Economics reported that regardless of a person's career, being obese limited their advancement and salary. On average, obese people earned 2.5% less than did their thinner colleagues performing the same job. For the typical American this amounts to roughly \$100,000 less over the life of their career. Obese women earned as much as 6.5% less.

Multiply your salary _____ by 0.025 = _____

Add 13 to 20 years of quality time to your lifespan:

Obese non-smokers died 13.3 to 13.7 years sooner than normal-weight nonsmokers. People who were morbidly obese (defined as being 100 pounds or more overweight) reduced their longevity by 20 years. The average lifespan of Americans is 79.8 years for women and 74.4 years for men.

Given your current weight and smoking habits, how many years do you stand to lose? _____

Save you \$1500 per year on medical bills

Add a yearly savings of
\$1500 _____

Save you money on health, life, and disability insurance

Contact your insurance provider to determine how much your rates would be reduced if you reduced your weight.

Save money on over the counter prescriptions

Estimate your monthly expenditures on over the counter pain relief, digestive aids, etc.

Save money on prescription drugs

Estimate how much you spend out of pocket each month on prescription drugs

Save money on food bills

Track your food expenditures for a couple weekdays and one weekend day. Chose days that are fairly typical so that your estimate is reasonably accurate. Be sure to include the cost of any beverages and snacks you buy.

Suppose you cut your food intake by a third. Estimate how much you spend a day, week or month for food. Then multiply your estimate by 0.33 to estimate your potential savings during the same time period.

Food expenses _____ x 0.33 = _____ (amount you can save)

Save money on Clothes

Clothing in plus sizes often runs about 20% more than clothes in standard sizes. After you invest in a new wardrobe, you can save on maintaining it. If you spend \$1000 a year on clothes this translates into a \$200 saving.

Yearly clothing budget _____ x 00.20 = _____ (amount you can save)

To determine how much being over weight is costing you, add up all the dollar figures listed in the right hand column on the preceding pages.

Your total estimated cash savings = _____

(You may save this much each year you maintain a healthy weight)

The cost of losing weight on the OPTIFAST® Program (insert program's cost)

(Remember, this is a one-time investment)

The value of increased lifespan and improved self esteem priceless!

Still not convinced? Follow the Latte Factor argument on the following pages to get a sense of how Americans twiddle away hundreds of dollars each year while consuming excess calories.

The Latte Factor

David Bach, author of *The Automatic Millionaire*, says Americans lose money every year on what he calls the *Latte Factor*. The money they spend everyday on things like fancy drinks, bottled water, eating out and extras like multiple cell phones and home phone lines.

The Latte factor has significant implications for weight management as well. You can save hundreds of dollars and tens of thousand of calories just by changing your “Latte” habits.

The Latte Factor for Weight Management

The average cost of a medium-size (16 oz) coffee house latte is \$3.50. If you make it with whole milk it contains 135 calories. If it is made with skim milk it contains about 90 calories. The medium size version of fancy lattes, like a Mocha or Vanilla cream can have as many as 430 calories. Order a large and you’ll be sipping down a hefty 530 calories. The cost of fancier or larger lattes goes up as well. The average cost of a medium fancy latte is estimated at \$3.95.

Now imagine you consumed one medium, whole milk latte a day, 5 days a week, 49 weeks of the year.

Cost per year in dollars of a basic medium latte is \$857.50*

Cost per year in calories 33075 or about 10 pounds each year.

Now imagine you consumed one medium, fancy latte a day, 5 days a week, 49 weeks of the year.

Cost in dollar cost of a fancy medium latte would be \$967.75*

Cost per year in calories is 102900 or 29.5 pounds year.

*These are the average prices for the specified lattes in medium-sized cities. Prices are often higher in larger urban areas. Remember to include sales tax if your state charges it. For example, in Minneapolis the average cost of a medium-sized coffee house latte is \$4.05 with tax.