The Dollar Jar



by Linda Spangle, RN, MA

How would you like to have \$100 to spend any way you want? It's really not that hard. You just need a method for consistently saving money until you reach your goal. So here's an idea for doing this.

First of all, plan you will budget \$1 a day toward this project. Then get a jar or similar container and set it on your kitchen counter. At the end of each day, take \$1 from your budgeted amount and place it in the jar.

Over the weeks ahead, if you protect your budget and deposit \$1 into the jar every day, you'll easily reach your target of \$100.

It's just a dollar...

Let's assume you've been doing well with your budget, putting that dollar in the jar every evening. But then one day, you feel really tired. Maybe you stayed up late the night before, or you pushed hard to finish a work project. As the morning wears on, your fatigue continues, so you decide to spend your budged dollar on a cup of coffee.

Because this seems so minor, you tell yourself it won't really matter if you do this. And to some degree, that's true. You didn't actually harm your little savings account, but on that particular day, you also didn't make any progress toward your goal.

Now suppose that the next morning, you still feel exhausted so you spend \$1 on a

cup of coffee again. No big deal—the jar will just stay the same one more day. But later that afternoon, you become so tired you can barely keep your eyes open. So to get through the rest of the day, you decide to buy a second cup of coffee.

Since you've already spent today's budget, you have to reach into your dollar jar for the coffee money. That means that on this particular day, your savings decreased by one dollar. If you have a lot of days with two cups of coffee, you'll soon be back where you started—with an empty jar, and nothing saved toward your goal of \$100.

Just like saving money, each day you stay on your diet, you make progress toward reaching your goal weight. But if you go outside your budget by eating a few extra cookies or skipping your exercise, the scale might stay the same. And on days when you totally exceed your calorie budget, you risk sending the scale in the opposite direction.

The diet jar

Here's a great way to apply this to your weight-loss program. Get a jar or some other container for tracking your progress on your diet. At the end of each day, evaluate how you did with your goals. Every day you stay solidly on your diet plan, put \$1 in the jar.

On days you slip up a little but would be likely to maintain your weight, skip putting any money into the jar. Any day you go off your program so far that you're likely to gain weight, pull \$1 back out of your jar. As the days go by, use the dollar jar as a visual way to track your progress. It will also help you understand why the scale sometimes doesn't change.

If you want to make this even more interesting, enlist the help of another person

such as a friend or one of your children. Each day, let them know when you put a dollar into your jar. But any day when you are in the maintain category, give the dollar to your helper. And when you're in the gain category, give them two dollars. Knowing someone else will make money when you slip up on your diet may boost your motivation to keep on track.

Consistent effort brings the prize

You can't stay on a diet half the time and expect to see results. Instead, your progress depends on the number of days you actually stick with your designated plan. That means if you follow your diet during the week, but eat whatever you want on the weekends, you'll probably gain weight instead of losing or even maintaining.

Instead of routinely overspending on your diet, work hard at putting that precious dollar into the jar every day. By staying on your budget, you'll eventually see your goal of \$100, along with lot of weight-loss progress!

About Linda Spangle

Linda Spangle, RN, MA, is a weightloss coach specializing in emotional eating, and the author of 100 Days of Weight Loss, a book of daily lessons that helps people stay committed to their diet and exercise plans. Contact Linda at 303-452-1545 or by email at Linda@weightlossjoy.com. Her website isweightlossjoy.com.