

The importance of latte

If you've read any of David Bach's books, (*Start Late Finish Rich*, *Debt Free for Life*, *The Automatic Millionaire*), one of his core concepts is The Latte Factor®. He suggests examining all the small ways you spend money (like lattes) and then reallocate how you spend it to consciously invest in your financial future.

I like to broaden his concept to other areas of our lives. Examine all the ways you spend your time and focus. Are your mind, mouth and motions in alignment with what you really want? Redirect your focus on the thoughts, words, and actions that will be best for your future.

Since you are reading this newsletter, you are probably on your way. If you are like me, you voraciously read all kinds of tips and pointers to improve yourself. The next challenge becomes converting what you learn into consistent habits, even during tough times.

I recently read in *Psychology Today* about the Starbucks Latte Method. The L-A-T-T-E Method is Starbucks' system of handling upset customers. LATTE reminds employees to: Listen to the customer, Acknowledge them, Thank them for the feedback, Take Action, and Explain what you've done to handle the issue and improve. By using an acronym relevant to the Starbucks world, they converted inconsistent techniques into a systematic habit.

Use the L-A-T-T-E Method to consistently redirect your energy toward your best future. The next time you learn a tip or technique, listen. Really listen. Is this truly an opportunity for you to invest in yourself or is it another distraction disguised as an opportunity?

Acknowledge why and what you want to change. "I want to become a leader at my organization. I need to focus my energy on solutions instead of spending so much time complaining." Thank yourself for your efforts and appreciate how far you've come. "I am grateful for my desire to improve. I take a timeout and cool down before venting to a co-worker. I excused myself from the morning gossip session. I will get better and I am proud of myself."

Take Action—Tomorrow I am going to say, "Perhaps you should talk with her about your concerns instead of complaining to others. Wouldn't that be more productive for everyone in the long run?"

Explain what you've done to handle the issue and improve. "I'm really working hard to focus on solutions and I am trying to do that more myself. Maybe you could have a latte together...."