

THE LUNCH HOUR DEBT CRISIS

		Your Salary								
		\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000
Minutes of Lunch	0	\$2,500	\$3,750	\$5,000	\$6,250	\$7,500	\$8,750	\$10,000	\$11,250	\$12,500
	10	\$2,083	\$3,125	\$4,167	\$5,208	\$6,250	\$7,292	\$8,333	\$9,375	\$10,417
	20	\$1,667	\$2,500	\$3,333	\$4,167	\$5,000	\$5,833	\$6,667	\$7,500	\$8,333
	30	\$1,250	\$1,875	\$2,500	\$3,125	\$3,750	\$4,375	\$5,000	\$5,625	\$6,250
	40	\$833	\$1,250	\$1,667	\$2,083	\$2,500	\$2,917	\$3,333	\$3,750	\$4,167
	50	\$417	\$625	\$833	\$1,042	\$1,250	\$1,458	\$1,667	\$1,875	\$2,083
	60	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

MATH:

- 49 weeks * 40 hours per week * 60 minutes per hour = 117600 minutes of labor per year
- Formula: [annual salary] / 117600 * ((60min lunch hour - your lunch minutes) * 245 work days per year) = **VALUE OF FREE LABOR BY YOU**

How long is your lunch break? A full “eight-hour day” is at least nine hours long for most of us. You may never see a cent of overtime for all of those late nights, but you can at least enjoy a respectable lunch!

The chart above shows how much free labor you’re giving your employer by not taking a full hour for lunch every day. This \$1200+ charitable gift isn’t tax deductible, so instead, you’d be wise to take advantage of every minute you have coming to you. Time isn’t money—it’s **better than money**, and using the Official Business Lunch model, you can take it back from the powers that be, and use it to power your own pet projects.