

1 extra hour of time  
in the morning

30 extra minutes  
sometime you are  
running late

\$100 to put toward a  
debt you have

1 extra hour of time  
in the evening

\$50 to splurge  
on yourself

\$100 to put in savings

45 mminutes of enjoyable  
conversation with someone  
close to you

\$75 to give to a charity  
of your choice

1 extra hour of sleep