



## Daily Occupational Stress Estimator

### Detect if Job Stress is Causing Excessive Spending

Determine if your DOSE, Daily Occupational Stress Estimator, is too high in order to stop overspending and save.

"Figuring out your DOSE, or Daily Occupational Stress Estimate, will help you see if your job is causing too much stress. It will also reveal how much you are spending directly due to job stress. Visually seeing your DOSE will aid in the prevention of actually getting into troublesome debt due to job related stress. Some will find their DOSE to be quite comfortable while others will find a change in job conditions is worth consideration.

**Day of Week: M T W Th F S Su**

Circle the day of the week being evaluated. Go about your day in typical fashion in order to get an accurate reading of stress related spending due to your job. Complete the form without others around and provide honest answers for genuine and accurate data.

Time of day	Items purchased	Dollar Amount of Items	At the end of your day, take a moment to review each item and ask yourself:  Did I buy this due to job stress?	Dollar Amount of Items Purchased Due to Job Stress
6:00 - 7:00 AM			Yes      No	
8:00 - 9:00			Yes      No	
9:00 - 10:00			Yes      No	
10:00 - 11:00			Yes      No	
11:00 - 12:00			Yes      No	
12:00 - 1:00 PM			Yes      No	
1:00 - 2:00			Yes      No	
2:00 - 3:00			Yes      No	
4:00 - 5:00			Yes      No	
5:00 - 6:00			Yes      No	
6:00 - 7:00			Yes      No	
7:00 - 8:00			Yes      No	
8:00 - 9:00			Yes      No	
9:00 - 10:00			Yes      No	
10:00 - 11:00			Yes      No	
11:00 - 12:00			Yes      No	
				<b>Total Spent</b> \$ _____

**Total Income for day or week depending on estimating time period: \$** \_\_\_\_\_

Daily Occupational Stress Estimate = (Total Spent ÷ (divided by) Total Income)\*(multiplied by) 100

$$\left( \frac{\text{Total Spent}}{\text{Total Income}} \right) * 100 = \text{My DOSE}$$

**Example:** Spent \$50 on job stress reduction (beverage, 4 snacks, new items did not really want or need)  
Total daily income is \$150. Calculate Total Spent (\$50) ÷ Total Income (\$150) = .33 \* 100 = 30%

DOSE results less than 25% typically represent low stress levels and greater job satisfaction. DOSE results over 50% typically represent high stress levels and job dissatisfaction in which change should be considered Individual DOSE results are completely subjective and are used only to provide insight into stress related spending due to job dissatisfaction, and to help avoid the accumulation of burdensome debt.

**For an individual debt solution analysis to help find one's best debt resolution option, please [click here](#).**