

# MONEY SHOTS

How to Save Cash on  
Your Coffee Habit—While Still  
Feeling Full & Satisfied



Linda Formichelli  
& Diana Burrell

# Money Shots

HOW TO SAVE CASH ON YOUR COFFEE HAB-  
IT—WHILE STILL FEELING FULL & SATISFIED

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Renegade Writer Press  
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# Enjoy Your Tasty Sample!

Thanks for downloading a sample of *Money Shots: How to Save Cash on Your Coffee Habit—While Still Feeling Full & Satisfied!* Here, you'll find the table of contents, the introduction, Chapter 1, and a recipe created by Diana Burrell for a Pumpkin Spice Latte that tastes *better* than the café version—at a fraction of the price.

If you enjoy this sample, please consider ordering a copy of *Money Shots* for yourself, in e-book or print format! [Here's where you can pre-order the e-book](#), and on October 17 it will magically appear on your Kindle...or [join our update list here](#) (scroll partway down the page) to be the first to know when both the e-book and print version of *Money Shots* are ready for purchase.

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## INTRODUCTION

# The What, the Why & the How

You're looking to save cash. Maybe you're tired of feeling your heart plunge into your stomach every time you check your bank account balance, or maybe you want to build up funds for a dream trip or a new car. So you Google for penny pinching tips or flip through a money magazine, and over and over, you see this tip:

**'Cut out your daily coffee run.'**

This advice is so prevalent that finance experts coined the term "latte factor," which refers to saving money by eliminating those small, regular expenses that are so ingrained in your life you don't even think about them—like lottery tickets, apps, magazines, or, of course, coffee drinks. The point is that you can build wealth by eliminating these under-the-radar money-sucks and investing the cash instead.

This isn't bad advice: Ditch the \$4 before-work cappuccinos and you'll save \$1,040 per year. That's a lot of cash! (Not to mention you'll be sparing the environment by *not* tossing 260 cups into the landfill each year.) If you buy two cups per day, as many do—one before work and one to keep you from passing out at your desk—you can double these savings to \$2,080. The website JavaLush reports that on average, American coffee drinkers down 3.5 cups per day. We won't even do the calcu-

lations for how much that would cost if you were to buy all those drinks at coffee shops, because it's too horrifying.

Diana can attest to how much a simple drink can set you back: Diana's husband loathes the smell of coffee, so they agreed she'd always leave the house to score her java, which led her to start visiting her local coffee shop at least twice a day. A few years ago, they were doing their taxes and Diana was stunned to see how much money got funneled from her debit card into Starbucks' coffers. We're talking an embarrassing amount of moolah...a sum that would buy her a business-class ticket to Vienna, plus the pastry and coffee when she landed.

At this sobering moment, Diana pointed out it might be more economical to make coffee in the garage where her husband wouldn't smell it in the morning. He quickly agreed, and since then the coffee shop has remained an occasional treat.

### *Do the Math*

*Try this fun coffee calculator [[renwri.press/coffeecal](http://renwri.press/coffeecal)] to find out how much ditching your daily coffee drink would earn you in the long run if you invested that money instead.*

So yes, cutting down on café visits can help you save a bundle. But if you follow this time-worn advice, you'll also feel resentful, and that's something the budgeting sites and money magazines don't address. They somehow expect us to go through the day either java-free, or toting around a travel mug full of crappy homemade brew after we'd been spoiled by the mouth-watering, creamy coffee drinks from our local coffee bar.

However, you *can* have the best of both worlds: Luscious, gourmet coffee that tastes like the expensive café drinks you love but costs practically nothing. In this book, we'll tell you how.

## Wait, So You Don't Go to Coffee Shops Anymore?

You may think, after reading the title and opening of this book, that Linda and Diana have launched a vendetta against cafés. Not so! We love both our independently owned neighborhood cafés and the big chains like Starbucks, Peet's, and Caribou. We're businesswomen and think capitalism rules.

However, we're also very practical and consumer-focused. While we both like hanging out at coffee shops occasionally to enjoy a coffee and chat with friends or get some work done, we know that if this becomes a too-regular habit, our budgets suffer. And when our budgets suffer, we might have to skimp on priorities like education, travel, donating to charity, and more.

That's why we offer tons of options for creating great coffee at home—but we don't believe you have to stop visiting coffee shops for good in order to save money. Maybe you're financially fit, and you're reading this and thinking, "My coffee shop run is the one of the best parts of my day!" If that's the case, we abide by the saying, "If it ain't broke, don't fix it." However, we're guessing that even the most flush reader still likes to save money, so in Chapter 14, "Secrets of Cut-Rate Café Visits," we'll share with you some tips on how to save even if you insist on remaining devoted to your favorite café.

## Who Is Money Shots For?

If you're wondering whether *Money Shots: How to Save Cash on Your Coffee Habit—While Still Feeling Full & Satisfied* is right for you, it is if:

**You work a 9-5 job** and feel the need to swerve into the drive-through for a caffeine fix on the way to work, or to head out of the office for a pick-me-up at lunchtime—or maybe both. You're spending \$20 or more per week on coffee alone, just to make it through the workday!



**You work at home** and get lonely with nobody around to talk to but your cat, so you often find yourself heading to the local café to bask in the company of other people, even if it's only other patrons who are tapping away at their laptops. You're starting to notice the dent this habit is putting in your bank account.

**You're a stay-at-home parent**, and stopping for coffee is the only thing that keeps you sane during your long days of running from the grocery store to the library to your kids' karate lessons. Of course, the kids always want treats as well, so you end up shelling out even more cash to keep everyone happy.

**You're a coffee snob who loves the hell out of your local coffee bar**, but you realize you're shelling out more than you're comfortable with. You'd like to tamp down on the spending a bit, but aren't willing to say goodbye to the cute barista who works on Tuesday mornings.

**You're someone who needs to save cash** to pay the bills, pay off debt, or save for something you've been dreaming about forever—like a round-the-world trip or a college degree—and so you're looking for mostly painless ways to cut down on spending. Some ideas you've come up with are to put a spending freeze on magazines, apps, restaurant meals, movies...and coffee shop trips.

If any of these sound like you, the surprising advice and delectable coffee recipes you'll find in *Money Shots* will solve all your problems. Well, the coffee-related ones, anyway.

## How This Book is Organized

Whether you're truly cash-strapped and need to save big, or are just wishing you didn't spend quite so much on coffee, this book can help.

*Money Shots* is divided into three parts:

1. **Dark Roast**, which is hearty, robust advice for those readers who need to save a lot, fast. Here, you'll find tips on saving big

on beans, creating your own fancy coffee drinks at home, brewing using inexpensive methods (even a pan on the stove!), and, for our more hardcore readers, how to kick the coffee habit altogether.

2. **Light Roast**, which contains milder tips for those of you who are looking to cut down on your coffee spending but aren't in any particular rush. In this section, we talk about investing in high quality coffee supplies and equipment (because eventually you'll achieve 100% ROI on your purchases), how to save money even if you want to keep your coffee shop habit, and more.
3. **Frugal & Delicious Coffee Recipes**, where you'll find recipes created by Diana for coffee drinks, flavored syrups, and more. Diana has worked as a recipe developer, product reviewer, and food writer for publications such as the *Boston Globe* and *Cook's Illustrated*, so she knows her stuff. She's put these coffee recipes to the test in her own kitchen using basic cooking ingredients and easily replicable brewing methods. In this section, Diana also shares details on how to *consistently* create amazing coffee drinks, since part of the reason we visit cafés is that their drinks taste exactly the way we want them every single time.

You can read this book straight through, or skip right to the section you think you need most.

## How We Chose the Products

Throughout *Money Shots*, we give examples of products like coffee beans, syrups, brewing equipment, and coffee accessories, with links to where you can buy them. We did our best to choose a variety of brands at all different price points, from manufacturers and sellers both large and small—and we made sure that all the products we mention are highly rated by consumers or coffee experts. In some cases, we sought out the coolest and most unusual products, like a pricey-but-artistic French

press or a maple-bacon flavored coffee, to give you a taste of the variety that exists out there beyond the basics.

### *No Science Degree Required*

*We're not coffee snobs, coffee geeks, or gourmands of any type. We just like a good cup of coffee that won't drain our middle-class bank accounts. None of the tips or recipes in this book will require you to measure the temperature of your water, learn the acid balance of coffee beans, or basically earn a science degree in order to come up with decent brew—though if you enjoy that kind of thing, you can certainly experiment on your own.*

We've also made many of the recipes in this book, including lattes, using strong coffee brewed from no-name beans, even when espresso is the traditional addition to the drink. In later chapters we discuss the benefits of splurging on an espresso machine and fancy beans, but rest assured that you can still create a great coffee drink without them.

### **Which Words?**

As a final note, we want you to know that we understand there are slight variations of meaning between the terms *café*, *coffee shop*, *coffee bar*, *coffee house*, and so on. We wanted to be all-inclusive, so we use these words interchangeably throughout *Money Shots*. We don't care if your money-suck of choice is a coffee house or a café—the concepts in this book still apply.

Now...let's get saving!

## CHAPTER 1

# Why Is My Coffee Habit So Expensive?

That \$4 we mentioned above as the price of a coffee run is a very rough estimate. It depends, of course, on where you live and the exact drink you order: The fancier the beverage, the more it costs. For example, in Diana's suburban Boston town, a tall black coffee at Starbucks costs \$1.95 plus tax. Then we have posher stuff, like, say, a medium white chocolate mocha, which at a café in Linda's suburban North Carolina town costs \$4.35. That white chocolate mocha will likely cost more in New York City, or at an airport kiosk.

And let's not forget the tip! The *U.S. News & World Report* states that most Americans tip 19 or 20 percent when buying a caffeine beverage. If we add that 20% onto the cost of the standard tall coffee, it now comes to \$2.34, while that white chocolate mocha weighs in at a whopping \$5.22.

### *You Think That's Expensive?*

*One Los Angeles coffee chain is known for its \$10 latte. Imagine buying one of those every workday...that's \$2,600 per year. Down two per day and you're spending enough each year to take a family of four to Disney World for four days—including airfare!*

*The New York Times* reported in August 2015 that the price of coffee beans dropped over 40%, and yet certain chains not only declined to decrease their prices, but actually *raised* them.

What's with that? Why does that little indulgence drain so much cash from your wallet if it's not due to the cost of the coffee beans?

Coffee shops are businesses, not cozy neighborhood hangouts that offer free wi-fi and great tunes while you work on your laptop, cup of coffee at your side. They need to charge prices that cover not only the cost of the drink itself, but also payroll, insurance, and benefits for the employees serving you, along with napkins and cups, equipment, rent, furniture, marketing and advertising, legal and accounting services, and utilities. That free wi-fi you're getting? Not really free, nor is the hum of music in the background (you think Spotify and Sirius give music away for free?). You're paying a premium for the ambiance, the brand name, and those little extras like an Internet connection and electrical outlets for your laptop.

That's understandable, but then there's the issue of iced coffee drinks often being more expensive than hot ones. For example, a small hot coffee at one chain is \$1.80, while a small iced coffee is \$2.25. An Illinois woman even sued Starbucks in 2016 over the fact that a an iced drink advertised as, say, 16 ounces doesn't contain 16 ounces of the beverage. (To which the judge said that any reasonable consumer should know that a portion of an iced drink will be, well, ice.) Why the cold shoulder to coffee drinkers?

Here's the deal: Iced drinks are more labor-intensive to make than hot ones. For example, while some cafés simply brew hot coffee and chill it, others make cold-brewed coffee, which means coffee grounds are

steeped in cold water for a day or two and then strained. To make a drink using cold-brewed coffee, they then need to add water to the coffee concentrate. Also, iced drinks require expensive equipment like ice makers, which in turn require electricity to run. Finally, the plastic cups used for iced drinks cost more than the paper ones hot coffee drinks come in. So as you can see, iced drinks are not a simple matter of pouring hot coffee over a cup full of ice.

All this is why a drink you can make for a few cents at home might cost several dollars at a coffee house. You're paying only for the ingredients, and the fractional amount of electricity it takes to run whatever coffee maker you have, while a café needs to recoup the costs of everything from ice makers to legal fees.

# Pumpkin Spice Latte

**Serving size:** 12 fl. oz. cup with coffee; 10 fl. oz. with espresso

**Cost per serving:** \$0.45 with coffee/\$0.77 with espresso; add \$0.24 for optional 1-oz. whipped cream

**Cost per fl. oz.:** \$0.06 with coffee and whipped cream/\$0.10 with espresso and whipped cream

**Compare with:** Dunkin' Donuts Pumpkin Latte (16 fl. oz.) at \$0.24 per fl. oz.

*Rumor has it there's no actual pumpkin in the pumpkin spice lattes you can buy at a café, so we made sure to fix that with our version. We used a tip from the website [The Kitchn](#) to cook the canned pumpkin to eliminate any raw squash taste in the drink. Be sure to use canned pumpkin and not canned pumpkin pie filling, which contains other ingredients besides pumpkin. Does it taste exactly like the coffee shop's version? Not quite, but we think you'll agree ours is better. If mixing up spices is too much work, you can buy a pumpkin pie spice mixture at the grocery store that contains cinnamon, ginger, nutmeg, and cloves; use 1/8 teaspoon to dust your latte.*

- 1 tbsp. canned pumpkin
- 1 tbsp. vanilla sugar
- 1 tbsp. brown sugar
- 1 cup whole milk
- 1/2 cup strong black coffee or 2 shots espresso
- 1/8 tsp. ground cinnamon
- Pinch of ginger
- Pinch of nutmeg
- Pinch of cloves

- Whipped cream (optional)

Whisk pumpkin and sugars together in a small saucepan set over medium heat. Cook, whisking constantly, until the pumpkin and sugars are well blended and fragrant. Continue whisking while you slowly pour 1/3 of the milk in a steady stream into the pumpkin mixture. Turn up the heat under the pan to medium high until the mixture starts to steam and bubble, then add the remaining milk to the pan, pouring in a slow, steady stream while whisking it in. Whisk until the milk mixture has frothed up to your liking, then remove pan from the heat.

Pour the milk mixture into an oversized mug. Add the hot coffee. Combine cinnamon, nutmeg and cloves in a small bowl, then dust the spice mixture over the top of the foam. If desired, wait until you've topped it with the optional whipped cream to dust your coffee with the spice mixture.



# Like What You Read?

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Thanks for reading...we lift our cup to you, our reader!