

A LITTLE GOES A LONG WAY

Making small changes to your spending habits makes it easier than you think to meet your retirement goals



	Average Spent	INVEST IT INSTEAD		WATCH YOUR ACCOUNT GROW		
		Tax Savings	Retirement Savings	10 Years	20 Years	30 Years
COFFEE BREAK + Use a loyalty card + Limit to twice/week	\$4/day	\$58	\$2,010	\$27,660	\$82,071	\$189,107
		Save \$146		\$2,018	\$5,987	\$13,795
		Save \$1,040		\$14,370	\$42,637	\$98,243
EATING LUNCH OUT + Brown bag it 3 times/week	\$148/mo	\$68	\$2,368	\$24,538	\$72,808	\$167,762
		Save \$1,154		\$15,945	\$47,310	\$109,012
DINING OUT + Skip one happy hour/month	\$58/wk	\$232	\$8,043	\$111,126	\$329,727	\$759,748
		Save \$696		\$9,616	\$28,533	\$65,745
ENTERTAINMENT + Watch movies at home	\$225/mo	\$78	\$2,700	\$37,304	\$110,688	\$255,044
		Save \$300		\$4,145	\$12,299	\$28,338
DIGITAL DOWNLOADS	\$10/mo	\$3	\$120	\$1,658	\$4,919	\$11,335

Illustrations assume contributions are made on a pre-tax bi-weekly payroll schedule, the 25% income tax bracket, and interest of 7%, compounded annually. Data Source: www.bls.gov, accountingprincipals.com.