

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 |



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