

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