

EVERY SMALL DETAIL COUNTS

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



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



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