

Small Savings Add Up!



Item	Cost Each Purchase	# Per Month	Cost Per Month	Cost Per Year	Amount Invested for 5 Years*	Amount Invested for 20 Years*
Soft Drinks	\$.75	30	\$22.50	\$270	\$1,530	\$9,248
Video downloads	\$2.50	8	\$20.00	\$240	\$1360	\$8220
Lunches Out	\$5.00	12	\$60.00	\$720	\$ 4,080	\$24,662
Movies	\$7.00	4	\$28.00	\$336	\$1,904	\$11,509
Coffee Drive-thru	\$2.25	8	\$18.00	\$216	\$1,224	\$7,398
Snack Food	\$1.00	15	\$15.00	\$180	\$1,020	\$6,165
Ring tone downloads	\$2.50	4	\$10.00	\$120.00	\$680	\$4110
Night out with friends	\$20.00	2	\$40.00	\$480	\$2720	\$16,441
Total			\$213.50	\$2,562	\$14,518	\$87,7753

Assumes annual earnings rate of 5%, compounded monthly.

Reference: Dr. Dena Wise, University of Tennessee, 2003.