

## 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
Pack of Cigarettes	\$3.50	20	\$70.00	\$840	\$4,760	\$28,772
Lunches Out	\$5.00	12	\$60.00	\$720	\$4,080	\$24,662
Long Distance Calls	\$.10 per minute	180 minutes	\$18.00	\$216	\$1,224	\$7,398
Movies	\$7.00	4 tickets	\$28.00	\$336	\$1,904	\$11,509
Snack Food	\$1.00	15	\$15.00	\$180	\$1,020	\$6,165
<b>Total</b>			\$213.50	\$2,562	\$14,518	\$87,754

\*Assumes annual earnings rate of 5 percent, compounded monthly.