

COFFEE **OR** SAVINGS



Let's do the math...

Let's talk through a hypothetical situation. We'll call our friend Jill.

Jill LOVES her coffee, but she's also a young educator and recognizes the importance of saving for her future. She has at least 35 years of teaching left until retirement.

She's decided to cut out three trips per month to her favorite national coffee chain and put the \$20 she would've spent on coffee per month into her retirement account.

Now what?



SAVINGS without coffee

~~\$20/month~~
~~x 12 months~~
~~\$240/year~~
(savings)

↓
 \$240/year
 x 35 years

an extra **\$8,400**
 toward retirement

↙
 at **6%** interest
 over 35 years
equals approximately

↓

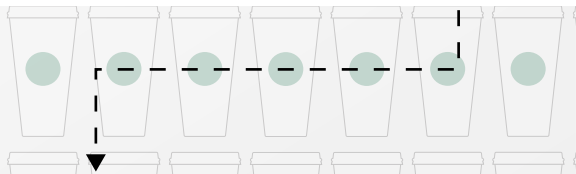
\$28,637 in your retirement account

SAVINGS with coffee

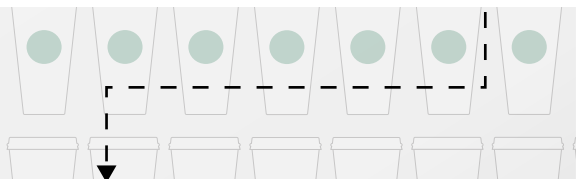


12 months
 x 3 drinks

36 drinks/year



36 drinks/year
 x 35 years
equals approximately



1,260 coffee drinks
 and \$0 extra dollars into your savings

OR

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