The Impact of Everyday Spending

How Small Choices Can Add Up Over Time

HENDERSON BROTHERS® FINANCIAL PARTNERS

Everyday purchases can add up. Redirecting even a portion of those expenses toward savings may help you make progress toward your financial future.

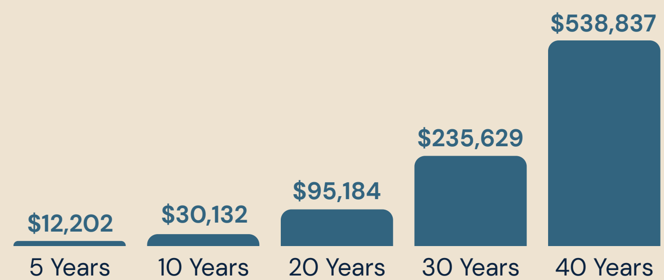
Small Expenses Can Add Up

How often do you purchase coffee on the way to work or go out for lunch during the week?

Small everyday purchases can make a noticeable difference over the course of a year. In this hypothetical example, spending $35 per week on coffee and $100 per week on lunch adds up to $7,020 per year.

Cutting back just two days each week could free up approximately $2,808 per year.

What Could an Extra $2,808 Per Year Become?



Assumes an 8% annual rate of return. This hypothetical illustration does not represent any specific investment. Actual returns will vary.

Four Ways to Turn Small Changes Into a Savings Habit

1. **IDENTIFY** Choose an expense you may be comfortable reducing.
2. **ESTIMATE** Estimate how much that change could save.
3. **REDIRECT** Direct that amount toward a savings goal.
4. **REVIEW** Review your budget and progress regularly.

Where Could You Find Extra Room?

Small changes don't have to mean big sacrifices. Consider whether there are everyday expenses you could reduce, such as takeout meals, unused subscriptions, convenience purchases, or entertainment

Experience the Power of Partnership

Ready to turn small changes into bigger savings? Contact your Henderson Brothers Financial Partners consultant today.

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Schedule a 1-1 meeting:

Source:
1. RPAG Resource Center, The Real Cost of Coffee and Lunch (login required via https://app.rpag.com/pmprichui/login)