




























The power of saving

Small changes today can pay big dividends tomorrow

Every little bit adds up¹

Items	Instead of spending	Change to
 Coffee	\$5 per day	→ \$5 per week
 Movie night	\$13 per week	→ \$13 per month
 After work drinks	\$25 per week	→ \$25 per month
 Sporting event or concert	\$75 per month	→ \$75 per quarter
 Luxury splurge	\$300 per quarter	→ \$300 per year
 Tech upgrade	\$400 per year	→ \$400 per two years

											Savings per year	Invested at 5% in 1 year	Invested at 5% in 5 years	Invested at 5% in 25 years	
											=	\$1,560	\$1,581	\$8,816	\$76,145
	+										=	\$2,080	\$2,123	\$11,732	\$101,332
	+		+								=	\$3,080	\$3,154	\$17,428	\$150,534
	+		+		+						=	\$3,680	\$3,768	\$20,819	\$179,820
	+		+		+		+				=	\$4,580	\$4,688	\$25,906	\$223,751
	+		+		+		+		+		=	\$4,780	\$4,884	\$26,990	\$233,122

¹ Assumptions: saving per month, at the end of the month, 5% rate of return in a TFSA.



Tips to get you started towards saving

1. Be systematic

Start an automatic savings plan weekly, monthly or even timed for each pay.

2. Divert

Reinvest your tax refund back into your savings.

3. Reduce

Spending less can make a big difference.

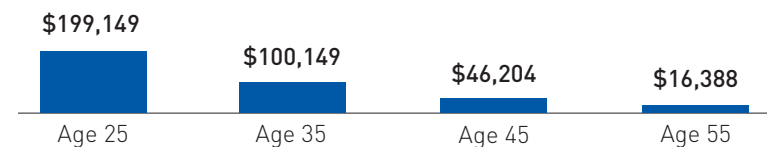
4. Consolidate

Speak to your representative on how to reduce your payments and pay off your debt faster.

5. Start now

The biggest asset you have is time.

The graph below demonstrates how much you would accumulate by **saving \$100 per month** starting at the age of 25 to 65 years old.²



² Saving \$100 per month starting at age 25, 35, 45, 55 in a tax deferred savings account with ROR 6% until retirement at 65.

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