

# With a few simple lifestyle changes, saving can become second nature.



Life gets busy. Priorities change. Still, it's important to stay focused on your financial goals. Whether you're faced with financing a car, planning a vacation, buying a home, or funding a college education, it shouldn't mean putting your savings plans on the back burner.

## Make saving a priority today. You'll thank yourself later.

### Brown bag it.<sup>1</sup>

Monthly savings = \$120



Instead of buying lunch every day, pack and bring your lunch into work. You could save more than you think.

### Drop cable for online streaming.<sup>2</sup>

Monthly savings = \$35



You can still watch your favorite shows and movies without maintaining an additional bill.

### Lose the landline.<sup>3</sup>

Monthly savings = \$20



Cutting the cord won't just save you money. Only having one personal phone number can make it easier for people to connect with you.

### Be a discount shopper.<sup>4</sup>

Monthly savings = \$40



Waiting for sales, using coupons, and price matching can yield big savings.

<sup>1</sup> Based on purchasing lunch 20 times a month at a minimum of \$10.00 per meal versus packing a \$4.00 lunch.

<sup>2</sup> Based on paying \$34.99 a month for internet and \$20 a month for Sling TV versus \$89.99 a month for internet and cable: <https://cordcutting.com/cord-cutting-calculator>

<sup>3</sup> Average cost of basic phone service, including local and long distance calls, and average cost of VOIP services: <http://electronics.costhelper.com/phone-line.html>

<sup>4</sup> Based on using a 20% coupon for a purchase of \$200 or greater.

*The above examples are for illustrative purposes. Costs and savings will vary.*

*Take action. Finding additional money to save for retirement, healthcare, and education is within your reach. To learn more, contact your financial professional.*