

IS YOUR BUDGET OUT TO LUNCH?

HOW MUCH DO YOU SPEND ON LITTLE CONVENIENCES & GUILTY PLEASURES?

BROWN-BAGGING IT: NUTRITIOUS, DELICIOUS, JUDICIOUS

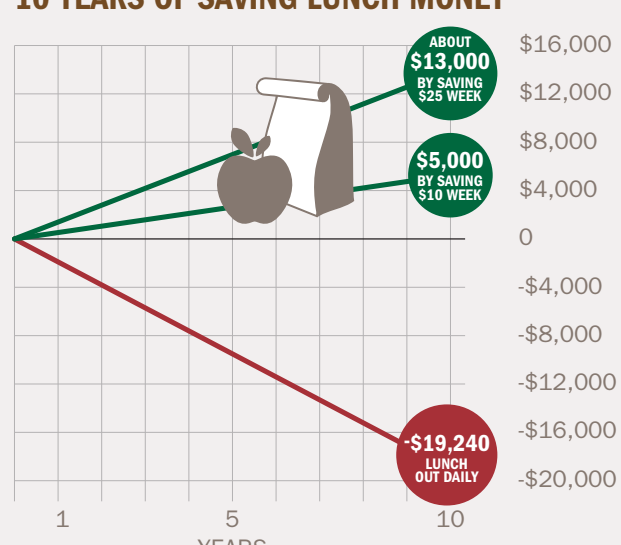
American workers who buy their lunch spend an average of \$37 per week (\$1,924 per year, \$19,240 over 10 years).

Source: Accounting Principals Workonomix Survey, January 2012

By brown-bagging it at least one day a week you could save \$10 a week and grow a lunch fund of more than \$5,000 in ten years. With \$25 a week, you could end up with about \$13,000.*

*Assuming a 1% interest rate in a savings account.

10 YEARS OF SAVING LUNCH MONEY



This scenario is hypothetical in nature and not intended to predict or project the performance of any specific savings or investment vehicle. Actual results will vary.

DINNER IN: SLIM YOUR WAIST & FATTEN YOUR WALLET

A burgers-and-fries fast-food dinner for four can cost about \$28. A home-cooked chicken-and-potatoes meal for four costs just \$14.

Source: "Is Junk Food Really Cheaper," NY Times Sunday Review, September 24, 2011

Switching to a dinner-in once a month isn't just healthier, it can also boost savings by as much as \$168 per year – enough for a truly memorable restaurant splurge.

COST OF DINNER FOR A FAMILY OF FOUR



SODA: EMPTY CALORIES CAN EMPTY WALLETS

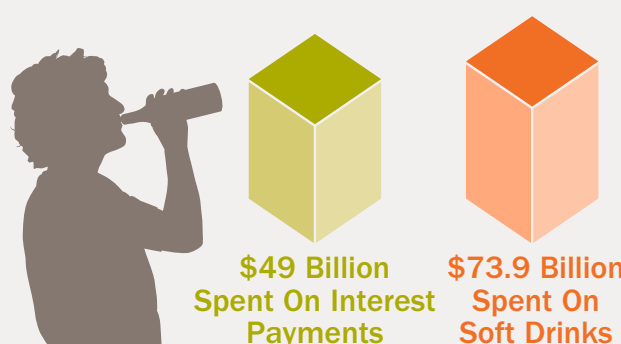
Americans spend \$73.9 billion annually on sugary soft drinks.

Source: "Rethink Your Drink," Kaiser Permanente, 2011

Money spent on soda could more than pay off the \$49 billion Americans rack up each year in credit card interest.

Source: "13 Ways Americans Throw Away Money," Business Insider, September 30, 2012

THE AMOUNT SPENT ON SODA COULD PAY OFF NATIONAL CREDIT CARD INTEREST DEBT



BOTTLED WATER: THOUGH TASTELESS, NOT CHEAP

Eight 8-ounce glasses of water a day for 365 days costs \$1,825 over a year. 182.5 gallons of tap water costs roughly \$0.27.

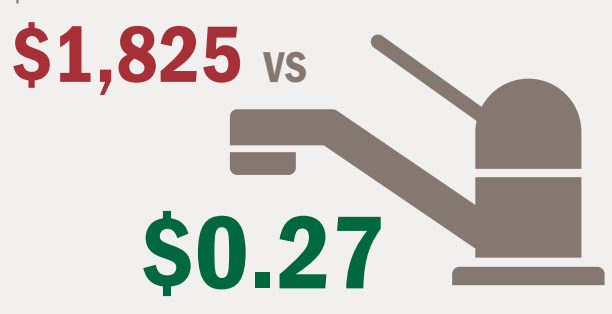
Source: "The Facts about Bottled Water," 2013 Education Database Online, Retrieved April 25, 2013

Switching to tap water could save up to \$1,825 per person per year – and eliminate roughly 50 billion plastic water bottles from U.S. landfills each year.

Source: "Bottled Water," Back2Tap, Retrieved April 25, 2013

TAP WATER VS BOTTLED WATER: SAVE \$1,825 PER YEAR

And eliminate roughly 50 billion plastic bottles from landfills



UNUSED GYM MEMBERSHIPS: LIFT A HEAVIER WALLET

Average monthly cost of a gym membership is \$55, or \$660 a year. Average amount of gym membership money that goes to waste from underutilization: \$468 a year.

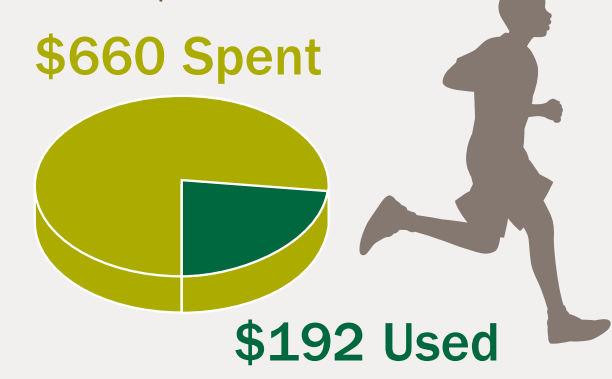
Source: "Gym Membership Statistics," StatisticBrain, April 18, 2012

The \$468 spent on an unused gym membership could fund 2.5 years' worth (7.5 pairs) of running/walking shoes at an average cost of \$62 pair.

Source: "Sports Footwear by Average Price," National Sporting Goods Association, 2010

Source: "When to Replace Worn Running Shoes," About.com Sports Medicine, Updated May 6, 2011

UNDERUTILIZED GYM MEMBERSHIP COSTS ROUGHLY \$468 A YEAR



ALCOHOLIC DRINKS: FEWER WILL BENEFIT YOUR BODY & YOUR BUDGET

The average American household spends \$412 a year on alcohol.

Source: "Consumer Expenditures in 2010: Lingering Effects of the Great Recession," U.S. Bureau of Labor Statistics, August 2012

The average American consumes 218 drinks a year with an average calorie count of approximately 138 each.

Source: "Rethinking Drinking Alcohol Calorie Calculator," National Institute on Alcohol Abuse and Alcoholism, Retrieved on April 25, 2013

Source: "Majority in U.S. Drink Alcohol, Averaging Four Drinks a Week," Gallup, August 17, 2012

Cutting alcohol consumption by half could help save you \$206 and lose 15,000 calories per year – that's more than 4 pounds of body fat!

Source: "What It Takes to Lose a Pound," CaloriesPerHour.com, Retrieved April 25, 2013

DRINK HALF AS MUCH ALCOHOL AND SAVE \$206

And lose more than 4 pounds of body fat!



SMOKING: ARE YOUR SAVINGS GOING UP IN SMOKE?

Smokers on average spend 8.8% of household income on cigarettes.

Source: "The Consequences of High Cigarette Excise Taxes for Low-Income Smokers," PLOS ONE, September 12, 2012

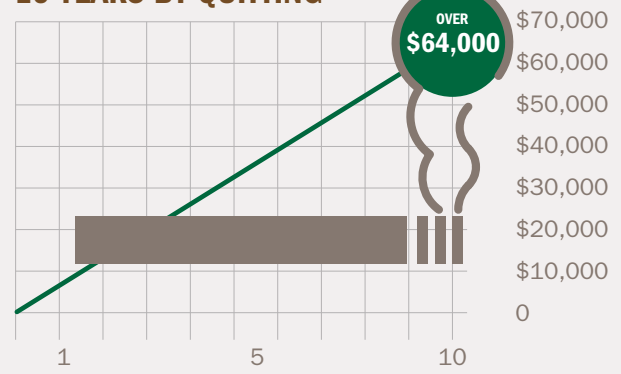
Americans burn \$44 billion on tobacco annually.

Source: "Consumer Expenditures in 2010: Lingering Effects of the Great Recession," U.S. Bureau of Labor Statistics, August 2012

If the average American saved 8.8% of household income (\$5,604) at a 3% annual rate of return, they would accumulate over \$64,000 in 10 years.

Source: Consumer Expenditures Survey Midyear Update News Release, U.S. Bureau of Labor Statistics, March 27, 2013

SMOKERS COULD SAVE \$64,000 IN 10 YEARS BY QUITTING



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For healthy steps you can take toward financial fitness, visit us at SchwabMoneyWise.com/guilty-pleasures, a free public resource from Charles Schwab.