



NATIONAL ENDOWMENT FOR FINANCIAL EDUCATION

Partnering for Financial Well-Being



Try writing down some of your frequent expenses. We've all got them. Now add them up. Are you surprised by how much you can save?

MEETING NEEDS IN CREATIVE WAYS					
I buy ...	This costs ...	I could substitute ...	This costs ...	Weekly Savings	Annual Savings
Sodas from the vending machine	\$12 per week (\$1.00 each, two per day, 6 days per week)	12-pack from the store	\$3.00 (divided by 12 = \$.25 each)	\$9.00 (six days)	\$468.00
Cigarettes	\$6 per week \$3.00/pack, two packs per week	Stopping	Nothing	\$6.00	\$312.00 (plus untold amounts in future health costs)
Latte at gourmet coffee shop	\$10.50 per week (3 times per week \$3.50/each)	Coffee at dorm	\$1.50 per week (\$.50 per cup)	\$9.00	\$468.00
Driving to class every day	\$2.00 per gallon for gas, (plus parking time and hassles)	Taking the bus with student ID	Free	\$6.00 Approx. per week cost	\$250.00 (for two semesters)
Cellphone plan	\$45.00 per month	Buying a prepaid cellphone plan, or buying a calling card	A lot less, plus no surprises	\$10-\$20 per month	\$120-\$240

