



Try These Budgeting Tips!

By cutting back just a little on some common monthly expenses, you can easily afford a modest contribution that will grow significantly over time. Just consider how much one person can save by cutting back on a few common items:

Expense	Give up How Often	Monthly Savings	Value if Invested for 25 Years
Dinner	Once a week	\$100	\$94,745
Lunch Out	Twice a week	\$60	\$56,847
Coffee and bagel	Twice a week	\$40	\$37,898
Vending machine	Once a day	\$12	\$11,369
Movie ticket	Once a month	\$10	\$9,474

*For more information or for helpful budgeting tools and tips, contact a TDS Representative today!
Call us at (866)-446-1072.*