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| **Benefits of Paying Yourself First (even a little bit!)** |

Saving 50 cents a day ($15/month):

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|  | **No interest** | **2% Daily Compounding** |
| **Year 1** | $182.00 | $184.00 |
| **Year 5** | $912.00 | $957.00 |
| **Year 10** | $1,820.00 | $2,014.00 |
| **Year 30** | $5,460.00 | $7,480.00 |

Saving $1.00 a day ($30/month):

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|  | **No interest** | **2% Daily Compounding** |
| **Year 1** | $365.00 | $368.00 |
| **Year 5** | $1,825.00 | $1,914.00 |
| **Year 10** | $3,650.00 | $4,029.00 |
| **Year 30** | $10,950.00 | $14,960.00 |

Saving $5.00 a day ($150/month):

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|  | **No interest** | **2% Daily Compounding** |
| **Year 1** | $1,825.00 | $1,838.00 |
| **Year 5** | $9,125.00 | $9,569.00 |
| **Year 10** | $18,250.00 | $20,144.00 |
| **Year 30** | $54,750.00 | $74,798.00 |

I will pay myself first by setting up an automatic deduction of $\_\_\_\_\_\_ into a savings account every month.

Next Step: \_\_\_ open a savings account

 \_\_\_ set up an automatic deposit of the amount above into my savings account on pay day