

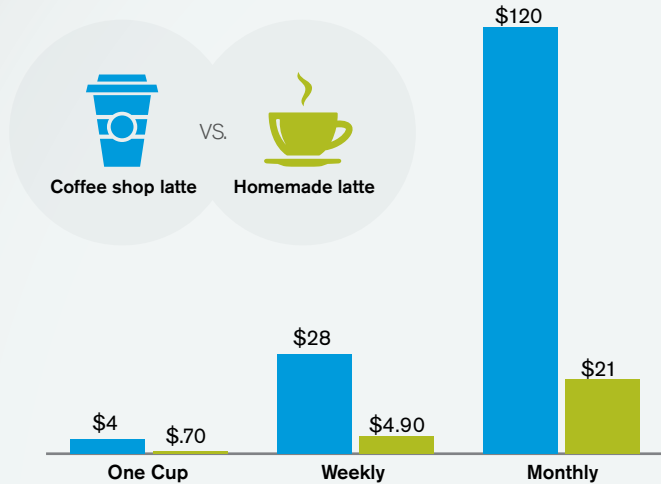
Trim Dining-Out Expenses Rev Up for Retirement Instead

Rethink Your Spending Habits

Finding money to save for retirement can be tough. Cutting down on dining out can free up cash for your savings plan.

Have Your Latte and Retirement Too

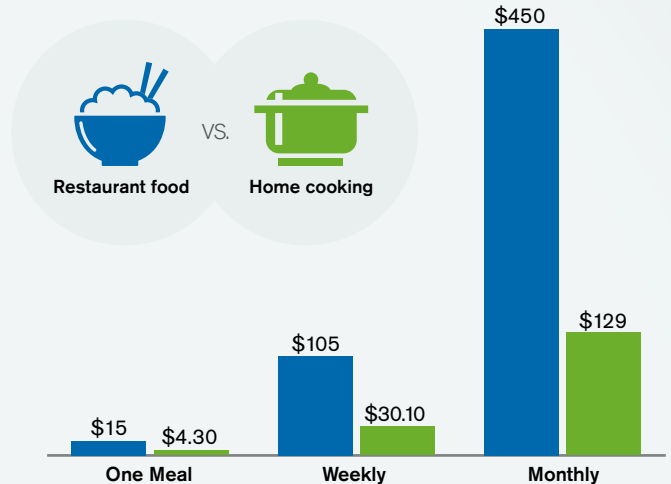
Curb the Caffeine Habit for Long-Term Savings



Source: Squareup, July 2018; IntermixBev, June 2017.

Feed Your Future Over Restaurant Fare

Frequent Restaurant Visits Can Be Costly



Source: Forbes, Priceneomics, July 2018.

\$96,477*

Over 30 years, the difference between the coffee shop and home could help you save thousands.



Over 30 years, the difference between restaurants and home cooking could help you save thousands.

\$312,819*

Mix It Up: Dine In and Dine Out

You could have **\$391,754*** more for retirement if you bought just two restaurant meals and three coffee shop lattes per week.

Save More: Dinner and Drinks at Home

You could have **\$409,295*** for retirement if you choose home-cooked meals and home-brewed coffee every day.



The average American eats out **4.9 times** per week...

Source: 2018 Dining Trends Survey, Zagat.



...and spends **10%** of their disposable income on food...

Source: USDA, 2018



...with the average household spending **\$3,365** dining out each year.

Source: U.S. Bureau of Labor Statistics, September 2018.

The Bottom Line

You can save money by eating meals or drinking coffee at home. Need to be convinced? Track how much you're actually spending at your favorite eatery or coffee shop. Then you can begin to make changes that could potentially impact your future.

*All calculations assume 6% investment return for 30 years.

Source: Future Value Calculator. Financial Calculators from Dinkytown.net. ©2019 KJE Computer Solutions, LLC. Hypothetical calculations are not based on a specific portfolio, assume a 6% return and reinvestment of all realized gains, dividends and interest receipts. They do not account for the effects of any added fees, expenses, or incurred taxes. If all taxes, fees and expenses were reflected, the reported investment values would be lower.

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