MANAGING YOUR MONEY

Doughnuts To Dollars: Give Up And Gain

(NAPSA)—Now might be a great time to get back on track with plans to quit smoking, give up that daily doughnut, or cut back on calories or little luxuries. While many people realize the physical benefits of these changes, few consider the monetary rewards that can be gained.

"Cutting back a few indulgences can significantly help grow a nest egg," said Bryan Olson, Vice President, Schwab Center for Investment Research. "Trade in that grandé mocha for a regular coffee and invest the few dollars you save each week. The power of compounding means that just a few dollars invested can help you get closer to realizing your financial goals."

The Schwab Center for Investment Research looked at the impact giving up a few indulgences might have on bottom line savings. While the researchers took a light-hearted approach, what they found was anything but light. Making small lifestyle changes today can significantly improve physical and financial health over the long term. Here are a few examples:

Wake Up And Smell The Coffee

Think you can't start your day without a grandé mocha? Here are some reasons to try—the 107,900 calories you'll miss every year if you switch to black coffee five days a week, or the \$442 you'll save each year. In fact, if you invest that same \$442 for 20 years at an average rate of 10 percent a year, you'd earn more than \$27,000.

Dough Re Me

As long as we're talking about morning habits, let's talk bagels—this research is, after all, about dough. According to Schwab's calculations, if you choose to skip the cream cheese "shmear" three times a week, you'll drop 30,888 calories plus save \$179 a year. Invest this in an account that grows at 10 percent a year and in 20 years, you've got \$11,302.

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Waist Management

Going out to dine this week? If you say no to the shrimp cocktail and desert the dessert table just once a week for a year, you'll be \$676 heavier in the wallet, and 21,500 calories lighter around the belly, thighs or hips. Invest this

amount for 20 years, using the same calculations cited above, and you might be able to buy a lot more than chocolate cake with the \$42,589 you'll have accumulated.

For the full report visit www.schwab.com/doughnutsto dollars.