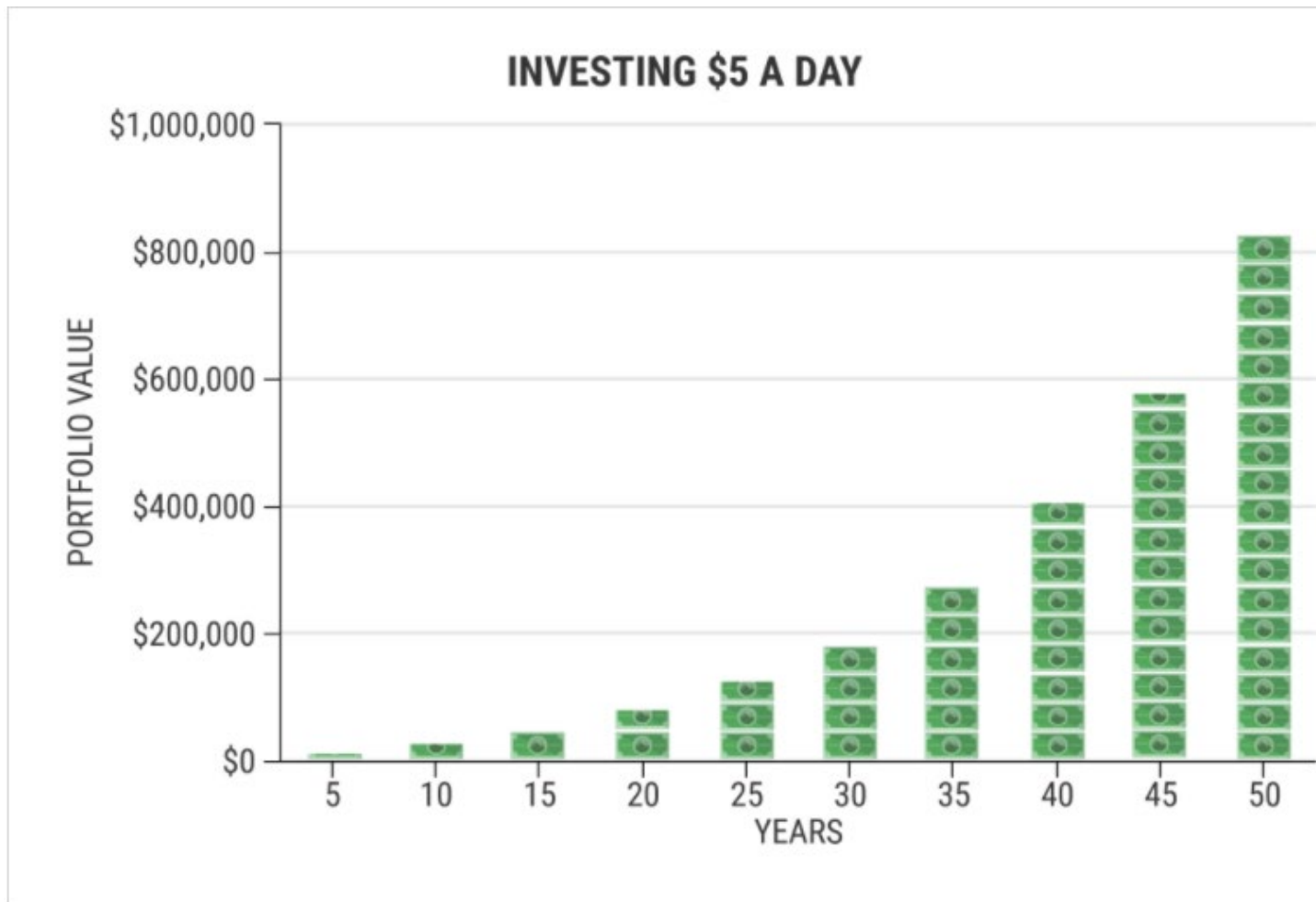


How Skipping Starbucks Can Get You Over \$800,000

The power of investing is to turn seemingly insignificant amounts into massive sums of money.

Take, for instance, a daily \$5 latte from Starbucks (ticker: [SBUX](#)). If you were to skip the latte and instead invest that \$5 a day in the stock market, your coffee fund could grow to almost \$11,000 in 5 years. Keep investing \$5 a day for 50 years, and you could have more than \$800,000 – just by making coffee at home.



 (CORYANNE HICKS AND NATE HELLMAN)

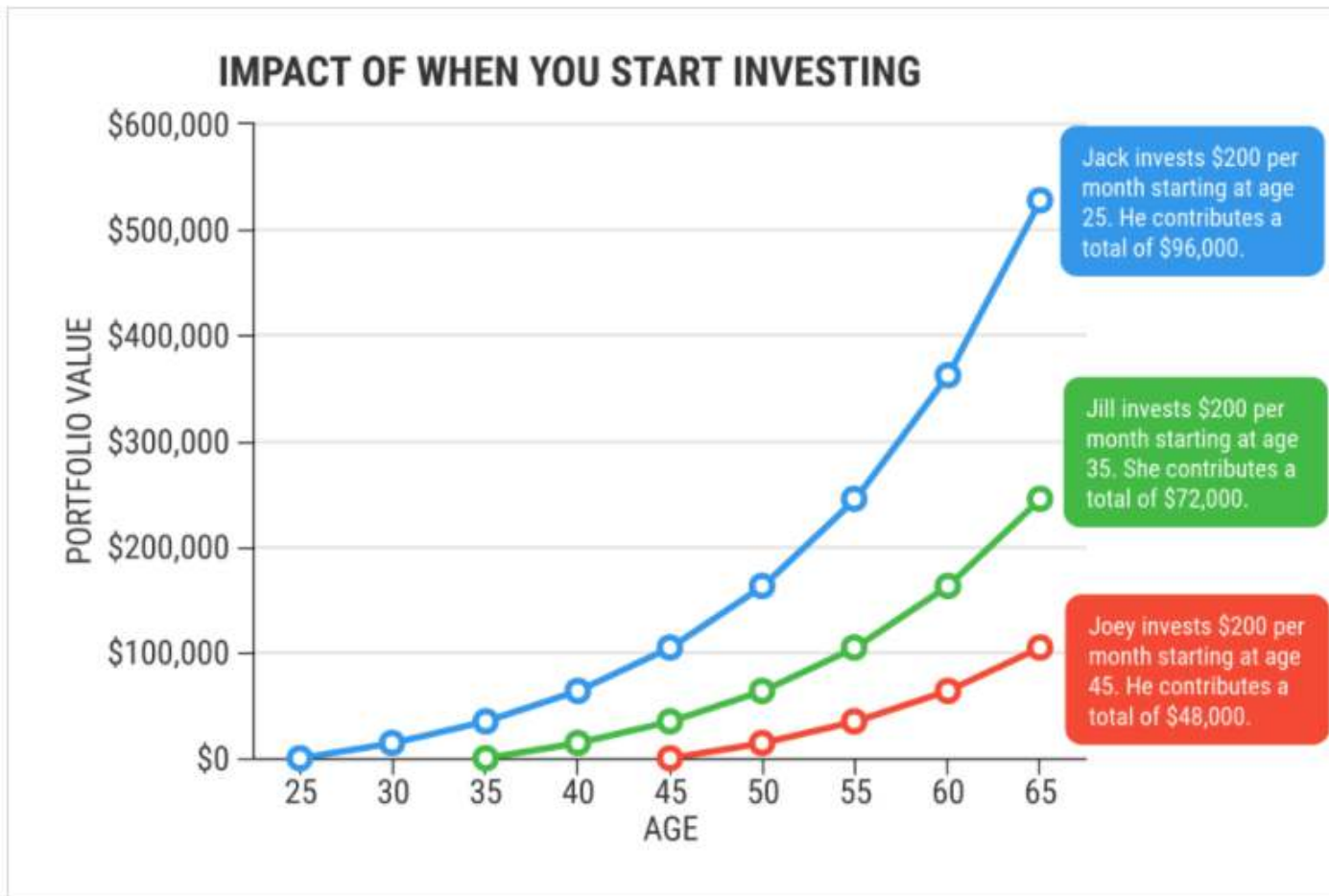
Why Investing Early Is the Key to Financial Success

The stock market is kindest to those who stay faithful to it longest. To see this, consider investors Jack, Jill and Joey.

Jack starts investing \$200 per month when he's 25. By age 65, his portfolio is worth more than \$520,000.

Jill doesn't [start investing until age 35](#). She also contributes \$200 per month, but by 65, her portfolio is only worth about \$245,000. By waiting ten years to start, she ends up with less than half what Jack accumulates.

Joey, the late bloomer, starts investing \$200 per month when he's 45 and after 20 years has only \$100,000.



Jack invests \$200 per month starting at age 25, contributing \$96,000 total. Jill invests \$200 per month starting at age 35, contributing \$72,000 total. Joey invests \$200 per month starting at age 45, contributing \$48,000 total. (CORYANNE HICKS AND NATE HELLMAN)