EVEN SMALL CONTRIBUTIONS CAN MAKE A DIFFERENCE

3 Tips to make contributions today help you reach your goals tomorrow

The concept of investing enough money during your working years to provide for you during retirement can be intimidating — especially if money is spread thin on day-to-day expenses. But even small contributions now can make a big difference toward reaching your retirement goals.

Most of us, if we tried, could spare an extra $10 per week. If you took that extra $10 and applied it toward your retirement account, the results once you reach retirement may be impressive. Consider these tips to make the most out of contributing to your retirement.

1. Take advantage of compounding

$10 on its own may not seem like a lot of money. So how can this $10 contribution help toward your future? The answer is compounding. When you invest your money, it has the potential to generate earnings. These earnings are then added to your account balance and have the chance to generate even more earnings. As your account grows, so does the power of compounding.

Take our $10 example. If you invested $10 per week and earn a hypothetical average annual return of 6% (compounded annually), that $10 would grow into more than $19,000 in 20 years and over $80,000 in 40 years.

What $10 could do

Weekly contribution	5 years	10 years	20 years	30 years	40 years
$10	$2,931	$6,854	$19,129	$41,110	$80,476
$20	$5,863	$13,708	$38,257	$82,221	$160,952
$30	$8,794	$20,562	$57,386	$123,331	$241,429
$40	$11,725	$27,416	$76,514	$164,441	$321,905

Note: All numeric examples are hypothetical and were used for explanatory purposes only.

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2. Dig a little deeper

Saving $10 every week may mean fewer morning lattes, a couple of brown bag lunches versus eating out, or scaling back your cell phone or cable service.

What if you could save an extra $20? Assuming the same hypothetical 6% annual average return, you could add more than $38,000 to your account in 20 years and over $160,000 in 40 years. Could that motivate you to eat one less dinner out each week?

3. Consider the future benefits

Once you realize how much impact even small contributions can make, it may be easier to put extra money away. And while it may take small sacrifices today, you can think of it as money well-spent toward your future.

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