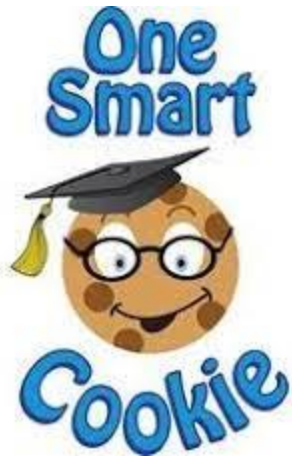


SMART CHOICES ADD UP TO BIG COOKIES



Convenience...we get it, it's worth paying for sometimes. But are your daily habits in line with your financial goals for the future? Do you go to the vending machines or convenience stores for snacks because you love the snacks or are low on time....or perhaps both?

What if I told you that you can have the same snacks at a fraction of the cost, would you consider it? What if it meant you could save over \$1,000 in just one year? You could save time by being prepared, money by paying less, and be better prepared to handle a financial emergency or make a big purchase without using credit and paying interest.

The average trip to the vending machine or convenience store is about \$4. If you do this every day, that's \$28. Instead, you could buy your drinks and snacks in advance for a fraction of the cost and transfer \$20 per week to your savings and have the SAME snack and money in the bank! See below.....

ONE YEAR OF SAVING MAKES A BIG IMPACT!

Week	Deposit	Total	Week	Deposit	Total
1	\$20	\$20	27	\$20	\$540
2	\$20	\$40	28	\$20	\$560
3	\$20	\$60	29	\$20	\$580
4	\$20	\$80	30	\$20	\$600
5	\$20	\$100	31	\$20	\$620
6	\$20	\$120	32	\$20	\$640
7	\$20	\$140	33	\$20	\$660
8	\$20	\$160	34	\$20	\$680
9	\$20	\$180	35	\$20	\$700
10	\$20	\$200	36	\$20	\$720
11	\$20	\$220	37	\$20	\$740
12	\$20	\$240	38	\$20	\$760
13	\$20	\$260	39	\$20	\$780
14	\$20	\$280	40	\$20	\$800
15	\$20	\$300	41	\$20	\$820
16	\$20	\$320	42	\$20	\$840
17	\$20	\$340	43	\$20	\$860
18	\$20	\$360	44	\$20	\$880
19	\$20	\$380	45	\$20	\$900
20	\$20	\$400	46	\$20	\$920
21	\$20	\$420	47	\$20	\$940
22	\$20	\$440	48	\$20	\$960
23	\$20	\$460	49	\$20	\$980
24	\$20	\$480	50	\$20	\$1,000
25	\$20	\$500	51	\$20	\$1,020
26	\$20	\$520	52	\$20	\$1,040



- Every week one of the local grocery stores has soft drinks on sale. Most of the time you can get a 6pk of 20oz drinks for around \$3--that's \$0.50 each.
- Sam's Club, Wal Mart, or your local grocery store has your favorite snacks in a bulk package. An 18pk of chips was \$8.99 at Food Lion last week—that's \$0.50 each.
- These two saved you \$3 per day which is \$21 per week, and you are only asked to transfer \$20 per week.