

Find the Money to Invest



Small lifestyle changes have a ripple effect and can free up funds to add to your retirement savings.

The pandemic drastically reshaped our work and daily lives. You may have had fewer lunches out, swapped your workday coffee-shop run for an *actual* run, or discovered other cost-cutting methods in your daily routine. Did you know continuing to apply those short-term savings strategies to a long-term goal just might pay off?



Saving \$20 A Week

Reviewing expenses, canceling unused subscriptions, or selling extra items gathering dust could help fund that contribution. \$2.86 a day may seem like a drop in the bucket, but it quickly pools to \$20 per week.



That's \$1,000 A Year

That \$20 a week rises to \$1,000 per year that you could invest in your retirement savings. After 10 years, watch those small contributions grow to \$13,708. After 15 years, \$24,207. How refreshing!



Dive On In!

You can also make a one-time electronic ACH transfer from your bank account to your IRA. Select ACH Contribution from the Transactions menu when you login to your account at u.bpas.com.

*Data Source: *Find the Money to Invest* calculator, located in the BPAS U Financial Wellness Center. Assumptions: \$20 a week savings, 6% annual rate of return in a tax-deferred account.

Start swimming in savings! Let's talk.

Contact a BPAS IRA Specialist if you have any questions about ACH Contributions or need help consolidating retirement accounts into your IRA.