

[Music]

Welcome to the Latte Habit, a story about how little things can add up over time.

Let's assume you love lattes.

In fact, every day on your way to work, you stop to get one.

And every afternoon, you take a quick break and get another.

The lattes cost about \$4 each, which means you spend \$8 every workday on your habit.

That's roughly \$176 per month.

Let me introduce you to the \$120,000 latte.

If you invest the same \$176 per month in an account earning 6 percent each year, at the end of 25 years, you would have more than \$120,000!

Now, nobody is telling you to give up lattes.

But this simple example shows how small amounts can add up over time.

Although no investing strategy can guarantee success, it may not take much effort to accumulate money if you have the discipline to save and invest consistently.

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