



MY LIFESTYLE

How much is your daily cup of coffee really costing you?

It's early in the morning, you're on your way to work, and all you can think about is how quickly you can get your coffee. You're pulling out your phone for directions, looking for the nearest spot—you need that caffeine fix ASAP. What you might not be thinking about—especially this early in the morning—is how much your coffee habit is actually costing you. Whether you buy coffee once, twice, or even three times a day, those small purchases can add up fast. So the real question becomes: *what's the trade-off, and is it worth it?*

The daily cost of your coffee

We first need to determine how much a cup of coffee actually costs. Most of us have a signature order—black coffee, cold brew, latte, americano, etc. A regular coffee might be as low as \$2, but customized drinks with syrups and non-dairy milk can cost \$7 or more. Let's assume an average of \$5 per coffee. If you buy one cup every weekday, that adds up to \$25 per week or \$1,300 per year. Is that surprising? It adds up quicker than you think.

Here's the recommendation:

Every time you buy coffee, invest the same amount—\$5—into your future self.

This doesn't mean you need to give up your daily coffee run. But what if you matched that spending with a \$5 transfer to your investment account? Buy a latte? Invest \$5! Grab a cold brew in the afternoon? That's another \$5 to your future.

It's a small, simple habit that allows you to act intentionally with your spending and helps you to build wealth over time.

The power of compound interest

Let's say you start matching your coffee spending and invest \$1,300 each year. Assuming a 5% annual return, here's how much your money could grow:

In 10 years: ~\$18,470; In 20 years: ~\$46,435.

That's the power of investing and compound interest—small, consistent amounts can grow into something significant over time.

What's the trade-off?

By all means, this isn't about criticizing coffee. If your daily coffee is part of your morning routine, it helps you de-stress, or it serves as a social time for you, then it might be worth the cost. For many people, it's more than just caffeine—it's the overall experience. But if you're working towards a big financial goal—whether it's saving for a home or paying off debt—this simple strategy of matching your coffee needs with investing helps you build discipline without cutting out the things you enjoy. The overall key is awareness and intention. Even if you don't drink coffee, by turning any type of daily expense into a daily investment, you're creating a habit that aligns your present choices with your future goals.

To live your ideal lifestyle and achieve your financial goals, it's not about making big changes overnight. It's about understanding that small habits can make a big difference over time. Whether it's a coffee habit, investing habit, or both—that choice is up to you.

