

## Using a Spreadsheet to Analyze How Much Smoking Costs You

Below, I have a spreadsheet showing how much you have wasted by smoking from the age of 15 to 55. If you had taken the same money and invested it at 9.00%, then you could have saved \$1 181 594.16.

I have assumed \$6.50 a package of 20 cigarettes and one pack-a-day habit. I have also assumed a 2.00% inflation rate of the price of cigarettes. Now, of course, if a couple smokes a pack-a-day each, then double this waste !! Every time you light up, imagine a roll of bills going up in flames!!!

<b>Age</b>	<b>Cost Per</b>	<b>Packages</b>	<b>Inflation --&gt;</b>		<b>2.00%</b>	
<b>Started</b>	<b>Package</b>	<b>Per Day</b>	<b>Cost</b>	<b>Carried over</b>	<b>Interest</b>	<b>Total Saved</b>
<b>Smoking</b>	<b>\$6.50</b>	<b>1</b>	<b>Per Year</b>	<b>last year</b>	<b>9.00%</b>	<b>To Date</b>
15	\$6.50	1	2,372.50	0.00	213.53	2,586.03
16	\$6.63	1	2,419.95	2,586.03	450.54	5,456.51
17	\$6.76	1	2,468.35	5,456.51	713.24	8,638.10
18	\$6.90	1	2,517.72	8,638.10	1,004.02	12,159.84
19	\$7.04	1	2,568.07	12,159.84	1,325.51	16,053.42
20	\$7.18	1	2,619.43	16,053.42	1,680.56	20,353.41
21	\$7.32	1	2,671.82	20,353.41	2,072.27	25,097.50
22	\$7.47	1	2,725.26	25,097.50	2,504.05	30,326.81
23	\$7.62	1	2,779.76	30,326.81	2,979.59	36,086.16
24	\$7.77	1	2,835.36	36,086.16	3,502.94	42,424.45
25	\$7.92	1	2,892.06	42,424.45	4,078.49	49,395.00
26	\$8.08	1	2,949.91	49,395.00	4,711.04	57,055.95
27	\$8.24	1	3,008.90	57,055.95	5,405.84	65,470.69
28	\$8.41	1	3,069.08	65,470.69	6,168.58	74,708.35
29	\$8.58	1	3,130.46	74,708.35	7,005.49	84,844.31
30	\$8.75	1	3,193.07	84,844.31	7,923.36	95,960.74
31	\$8.92	1	3,256.93	95,960.74	8,929.59	108,147.27
32	\$9.10	1	3,322.07	108,147.27	10,032.24	121,501.58
33	\$9.28	1	3,388.51	121,501.58	11,240.11	136,130.21
34	\$9.47	1	3,456.28	136,130.21	12,562.78	152,149.27
35	\$9.66	1	3,525.41	152,149.27	14,010.72	169,685.41
36	\$9.85	1	3,595.92	169,685.41	15,595.32	188,876.64
37	\$10.05	1	3,667.84	188,876.64	17,329.00	209,873.48
38	\$10.25	1	3,741.19	209,873.48	19,225.32	232,840.00
39	\$10.45	1	3,816.02	232,840.00	21,299.04	257,955.06
40	\$10.66	1	3,892.34	257,955.06	23,566.27	285,413.66
41	\$10.88	1	3,970.18	285,413.66	26,044.55	315,428.39
42	\$11.09	1	4,049.59	315,428.39	28,753.02	348,231.00
43	\$11.32	1	4,130.58	348,231.00	31,712.54	384,074.12
44	\$11.54	1	4,213.19	384,074.12	34,945.86	423,233.17
45	\$11.77	1	4,297.46	423,233.17	38,477.76	466,008.38
46	\$12.01	1	4,383.40	466,008.38	42,335.26	512,727.05
47	\$12.25	1	4,471.07	512,727.05	46,547.83	563,745.95
48	\$12.49	1	4,560.49	563,745.95	51,147.58	619,454.02
49	\$12.74	1	4,651.70	619,454.02	56,169.52	680,275.24
50	\$13.00	1	4,744.74	680,275.24	61,651.80	746,671.78
51	\$13.26	1	4,839.63	746,671.78	67,636.03	819,147.44
52	\$13.52	1	4,936.43	819,147.44	74,167.55	898,251.41
53	\$13.79	1	5,035.15	898,251.41	81,295.79	984,582.36
54	\$14.07	1	5,135.86	984,582.36	89,074.64	1,078,792.85
55	\$14.35	1	5,238.57	1,078,792.85	97,562.83	1,181,594.26

