



Saving and Investing, like anything in life, benefits greatly from early planning and implementation. The earlier you start a consistent and disciplined saving and investment program, the better the chances that you will achieve your desired returns. Think with the end goal in mind. Why am I saving and investing? How can I improve my chances that I get to my end goal? Will starting now help me get to where I want to be in the future?

**Below are a few reasons why you should start a Saving and Investment program at an early stage in life:**

**TIME IS ON YOUR SIDE:** The earlier you start investing the longer your investment time horizon will be. Investment time horizon is the total length of time that one expects to own an investment. Determining your time horizon will help in directing you to the investment strategy, and the amount of risk in your portfolio. By starting to save and invest at an early age your investment time horizon should be longer, which will give you an opportunity to weather multiple market cycles.

**COMPOUNDING RETURNS:** Have your money work for you. With a long-term investment time horizon, you will benefit from the reinvestment of earnings. Think of it as your money making more money.

**STAY AHEAD OF INFLATION:** Starting early and having a long-time horizon will give you the opportunity to invest in growth-oriented investments, such as stocks. Over the long-term, these investments have generated returns higher than inflation.

**IMPROVES SPENDING & PERSONAL FINANCE HABITS:** Budgeting builds disciplined spending habits. Invest money that you can set aside and intend to keep invested for a long period of time.

FOR MORE INFORMATION OR TO SCHEDULE A CONSULTATION, PLEASE CONTACT US

2019 E. Del Mar Blvd, Suite 100 Laredo, TX 78041  
T 956.267.8130 | [info@crestaadvisors.com](mailto:info@crestaadvisors.com) | [CrestaAdvisors.com](http://CrestaAdvisors.com)