

## **Critical Thinking At Its Best**

**Woman:**

Do you drink beer?

**Man:** Yes

**Woman:**

How many beers a day?

**Man:**

Usually about 3

**Woman:**

How much do you pay per beer?

**Man:**

\$5.00 which includes a tip(This is where it gets scary!)

**Woman:**

And how long have you been drinking?

**Man:**

About 20 years, I suppose

**Woman:**

So a beer costs \$5 and you have 3 beers a day which puts your spending each month at \$450. In one year, it would be approximately \$5400 ...correct?

**Man:**

Correct

**Woman:**

If in 1 year you spend \$5400, not accounting for inflation, the past 20 years puts your spending at \$108,000, correct?

**Man:**

Correct

**Woman:**

Do you know that if you didn't drink so much beer, that money could have been put in a step-up interest savings account and after accounting for compound interest for the past 20 years, you could have now bought a Ferrari?

**Man:**

Do you drink beer?

**Woman:**

No

**Man:**

Where's your Ferrari?