

11 things that cost more than life insurance.



If you [look at the numbers](#), you may discover life insurance costs a lot less than you think. For example, the average cost per month for a \$500,000 term life insurance policy for a healthy, nonsmoking 35-year-old is around \$25 a month.* And depending on your life situation, you may not even need that big of a policy. Wondering if [term life insurance](#) or [whole life insurance](#) is in your budget? For comparison, here are 11 things that cost more than life insurance you may already be paying for:

1. **A daily coffee.** Whether you're getting a simple cup of coffee or a specialty coffee drink from a local spot, the cost of caffeine can add up. Prices range anywhere from \$3-\$7+, so that means a coffee a day for a month could run you between \$90 and \$210. With the simple savings of making your coffee at home a couple of times a week, you can enjoy both caffeination and life insurance coverage.
2. **Streaming services.** One subscription, two subscription, three subscription, four. Consolidating your streaming services or dropping even one may free up money for the monthly cost of life insurance.
3. **Ordering delivery.** Delivering food to your door a couple of times a month could be eating into your budget ... and keeping you hungry for coverage. Challenge yourself to save the delivery fee by making a meal at home or picking it up at the restaurant.
4. **Music app subscriptions.** With so many free music and podcast resources, pursuing no-cost options for the good of life insurance is music to your

ears.

5. **Shipping and handling.** Online shopping adds up when you account for delivery fees (which can be about \$10 per order). Opt to shop in-store or wait for sales or free shipping promotions. Those savings go great with a policy.
6. **Going to the movies – once.** Two tickets will set you back around \$30, and that's before you get your popcorn, drink, and gummy bears.
7. **ATM fees.** If you use an ATM that doesn't belong to your bank, you can drop \$5 every time you withdraw money. Do it once or twice a week over the course of a month and you're out \$30.
8. **Lottery tickets.** What are the odds you're going to need life insurance at your age? A lot better than the odds of scratching off that million-dollar square.
9. **Your nails.** One mani-pedi a month costs around \$60+. Skip the toenails and you can foot the bill for life insurance.
10. **That gym membership.** A gym membership is a great investment for your health, but it's not great for your wallet if you're paying for it more than you're going. If your gym allows a certain number of visits per week and you're going less, adjust it to meet your schedule or cancel your membership. You can opt to stream free, at-home workout videos or invest in home equipment.
11. **We would never ask you to give up pizza ...** but if you order pizza more than once a month, it's probably costing you more than a basic life insurance policy.

Do you have \$25 a month to protect your family? It breaks down to less than \$2 a day. And that peace of mind is priceless. Knowing what costs more than life insurance can help you start to prioritize a policy. When you're ready to [get coverage that fits your needs](#), talk to a [local, independent agent](#).

**Rates will vary depending on geographic location, gender, age, and medical history.*