

Investing Early Makes a Wealthy Difference

	Years	Emily	Mary	
Emily begins saving				
\$1,000 a year	1	\$ 1,150.00	\$ -	
	2	\$ 2,323.00	\$ -	
	3	\$ 3,671.00	\$ -	
	4	\$ 5,222.00	\$ -	
	5	\$ 7,005.00	\$ -	
	6	\$ 9,055.00	\$ -	
	7	\$ 11,414.00	\$ -	
	8	\$ 14,126.00	\$ -	
	9	\$ 20,831.00	\$ -	
Emily stops saving	10	\$ 23,956.00	\$ 3,450.00	Mary begins saving
	11	\$ 27,550.00	\$ 6,968.00	\$3,000 a year
	12	\$ 31,682.00	\$ 11,013.00	
	13	\$ 36,434.00	\$ 15,665.00	
	14	\$ 41,899.00	\$ 21,014.00	
	15	\$ 48,184.00	\$ 27,166.00	
	16	\$ 55,412.00	\$ 34,241.00	
	17	\$ 63,724.00	\$ 42,377.00	
	18	\$ 73,282.00	\$ 51,734.00	
	19	\$ 84,275.00	\$ 62,494.00	
	20	\$ 96,916.00	\$ 74,868.00	
	21	\$ 111,453.00	\$ 89,099.00	
	22	\$ 128,171.00	\$ 105,463.00	
	23	\$ 147,397.00	\$ 124,283.00	
	24	\$ 169,506.00	\$ 145,925.00	
	25	\$ 194,932.00	\$ 170,814.00	
	26	\$ 224,172.00	\$ 199,436.00	
	27	\$ 257,798.00	\$ 232,352.00	
	28	\$ 296,468.00	\$ 270,204.00	
Emily has saved	29	\$ 340,938.00	\$ 313,735.00	Mary has saved
\$10,000				\$60,000

* Assume a 15% annual return, reinvested.



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