

THE TIME VALUE OF MONEY

BRENNA INVESTING AT AGE 19		
AGE	INVESTMENTS	TOTAL VALUES
19	\$ 2,000	2,200
20	2,000	4,620
21	2,000	7,282
22	2,000	10,210
23	2,000	13,431
24	2,000	16,974
25	2,000	20,871
26	2,000	25,158
27	0	27,674
28	0	30,442
29	0	33,486
30	0	36,834
31	0	40,518
32	0	44,570
33	0	48,027
34	0	53,929
35	0	59,322
36	0	65,256
37	0	71,780
38	0	78,958
39	0	86,854
40	0	95,540
41	0	105,094
42	0	115,603
43	0	127,163
44	0	130,880
45	0	153,868
46	0	169,255
47	0	188,180
48	0	204,798
49	0	226,278
50	0	247,806
51	0	272,586
52	0	299,845
53	0	329,830
54	0	362,813
55	0	399,094
56	0	439,003
57	0	482,904
58	0	531,194
59	0	548,314
60	0	642,745
61	0	707,020
62	0	777,722
63	0	855,494
64	0	941,043
65	0	1,035,148



RODNEY INVESTING AT AGE 27		
AGE	INVESTMENTS	TOTAL VALUES
19	\$ 0	0
20	0	0
21	0	0
22	0	0
23	0	0
24	0	0
25	0	0
26	0	0
27	2,000	2,200
28	2,000	4,620
29	2,000	7,282
30	2,000	10,210
31	2,000	13,431
32	2,000	16,974
33	2,000	20,871
34	2,000	25,158
35	2,000	29,874
36	2,000	35,072
37	2,000	40,768
38	2,000	47,045
39	2,000	53,949
40	2,000	61,544
41	2,000	69,899
42	2,000	79,089
43	2,000	89,198
44	2,000	100,318
45	2,000	112,550
46	2,000	126,005
47	2,000	140,805
48	2,000	157,086
49	2,000	174,094
50	2,000	194,694
51	2,000	216,363
52	2,000	240,199
53	2,000	266,419
54	2,000	295,261
55	2,000	326,988
56	2,000	361,886
57	2,000	400,275
58	2,000	442,503
59	2,000	488,953
60	2,000	540,048
61	2,000	596,253
62	2,000	658,078
63	2,000	726,086
64	2,000	800,895
65	2,000	883,185

WAYS TO BUILD \$ 1,000,000 BY AGE 65 (10% HYPOTHETICAL GROWTH RATE)

AGE	DAILY SAVINGS	YEARLY SAVINGS
20	\$ 4.00	\$ 1,440
30	\$ 11.00	\$ 3,960
40	\$ 30.00	\$ 10,800
50	\$ 95.00	\$ 34,200