

Saving Early vs. Saving Late

Amount Invested Annually		\$2,000				
Average Annual Return		8%				
	Save Early			Save Late		
Age	Deposit	Return	Balance	Deposit	Return	Balance
18	\$2,000	\$160	\$2,160			
19	2,000	333	4,493			
20	2,000	519	7,012			
21	2,000	721	9,733			
22	2,000	939	12,672			
23	2,000	1,174	15,846			
24	2,000	1,428	19,273			
25	2,000	1,702	22,975			
26	2,000	1,998	26,973			
27	2,000	2,318	31,291			
28		2,503	33,794	\$2,000	\$160	\$2,160
29		2,704	36,498	2,000	333	4,493
30		2,920	39,418	2,000	519	7,012
31		3,153	42,571	2,000	721	9,733
32		3,406	45,977	2,000	939	12,672
33		3,678	49,655	2,000	1,174	15,846
34		3,972	53,627	2,000	1,428	19,273
35		4,290	57,917	2,000	1,702	22,975
36		4,633	62,551	2,000	1,998	26,973
37		5,004	67,555	2,000	2,318	31,291
38		5,404	72,959	2,000	2,663	35,954
39		5,837	78,796	2,000	3,036	40,991
40		6,304	85,100	2,000	3,439	46,430
41		6,808	91,908	2,000	3,874	52,304
42		7,353	99,260	2,000	4,344	58,649
43		7,941	107,201	2,000	4,852	65,500
44		8,576	115,777	2,000	5,400	72,900
45		9,262	125,039	2,000	5,992	80,893
46		10,003	135,042	2,000	6,631	89,524
47		10,803	145,846	2,000	7,322	98,846
48		11,668	157,514	2,000	8,068	108,914
49		12,601	170,115	2,000	8,873	119,787
50		13,609	183,724	2,000	9,743	131,530
51		14,698	198,422	2,000	10,682	144,212
52		15,874	214,295	2,000	11,697	157,909
53		17,144	231,439	2,000	12,793	172,702
54		18,515	249,954	2,000	13,976	188,678
55		19,996	269,951	2,000	15,254	205,932
56		21,596	291,547	2,000	16,635	224,566
57		23,324	314,870	2,000	18,125	244,692
58		25,190	340,060	2,000	19,735	266,427
59		27,205	367,265	2,000	21,474	289,901
60		29,381	396,646	2,000	23,352	315,253
61		31,732	428,378	2,000	25,380	342,634
62		34,270	462,648	2,000	27,571	372,204
63		37,012	499,660	2,000	29,936	404,141
64		39,973	539,632	2,000	32,491	438,632
65		43,171	582,803	2,000	35,251	475,882