

The difference between starting to save early or waiting

Annual Interest Rate 10%

Age	Yrly Contribution	Portfolio Value	Yrly Contribution	Portfolio Value
19	\$6,000	\$6,600	\$0	\$0
20	\$6,000	\$13,860	\$0	\$0
21	\$6,000	\$21,846	\$0	\$0
22	\$6,000	\$30,631	\$0	\$0
23	\$6,000	\$40,294	\$0	\$0
24	\$6,000	\$50,923	\$0	\$0
25	\$6,000	\$62,615	\$0	\$0
26	\$6,000	\$75,477	\$0	\$0
27	\$0	\$83,025	\$6,000	\$6,600
28	\$0	\$91,327	\$6,000	\$13,860
29	\$0	\$100,460	\$6,000	\$21,846
30	\$0	\$110,506	\$6,000	\$30,631
31	\$0	\$121,556	\$6,000	\$40,294
32	\$0	\$133,712	\$6,000	\$50,923
33	\$0	\$147,083	\$6,000	\$62,615
34	\$0	\$161,791	\$6,000	\$75,477
35	\$0	\$177,970	\$6,000	\$89,625
36	\$0	\$195,768	\$6,000	\$105,187
37	\$0	\$215,344	\$6,000	\$122,306
38	\$0	\$236,879	\$6,000	\$141,136
39	\$0	\$260,567	\$6,000	\$161,850
40	\$0	\$286,623	\$6,000	\$184,635
41	\$0	\$315,286	\$6,000	\$209,698
42	\$0	\$346,814	\$6,000	\$237,268
43	\$0	\$381,496	\$6,000	\$267,595
44	\$0	\$419,645	\$6,000	\$300,955
45	\$0	\$461,610	\$6,000	\$337,650
46	\$0	\$507,771	\$6,000	\$378,015
47	\$0	\$558,548	\$6,000	\$422,416
48	\$0	\$614,402	\$6,000	\$471,258
49	\$0	\$675,843	\$6,000	\$524,984
50	\$0	\$743,427	\$6,000	\$584,082
51	\$0	\$817,770	\$6,000	\$649,091
52	\$0	\$899,547	\$6,000	\$720,600
53	\$0	\$989,501	\$6,000	\$799,260
54	\$0	\$1,088,451	\$6,000	\$885,786
55	\$0	\$1,197,296	\$6,000	\$980,964
56	\$0	\$1,317,026	\$6,000	\$1,085,661
57	\$0	\$1,448,729	\$6,000	\$1,200,827
58	\$0	\$1,593,602	\$6,000	\$1,327,509
59	\$0	\$1,752,962	\$6,000	\$1,466,860
60	\$0	\$1,928,258	\$6,000	\$1,620,146
61	\$0	\$2,121,084	\$6,000	\$1,788,761
62	\$0	\$2,333,192	\$6,000	\$1,974,237
63	\$0	\$2,566,511	\$6,000	\$2,178,261
64	\$0	\$2,823,162	\$6,000	\$2,402,687
65	\$0	\$3,105,479	\$6,000	\$2,649,555
66	\$0	\$3,416,027	\$6,000	\$2,921,111
67	\$0	\$3,757,629	\$6,000	\$3,219,822
	\$48,000		\$246,000	