



Time and Money

The example below helps to illustrate how time can work for us in building wealth. The goal is to begin early so that time can work for us. We see this by showing that Tom ends up with a lot more money, but he did so by saving less overall, but saving earlier.

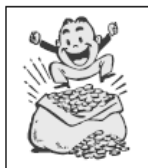
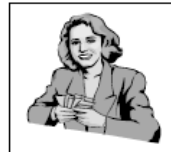
Time and Money



+

%

=

**Tom****Sue**

AGE CONTRIBUTIONS

22	\$2,000.00
23	\$2,000.00
24	\$2,000.00
25	\$2,000.00
26	\$2,000.00
27	\$2,000.00
28	\$2,000.00
29	\$2,000.00
30	\$2,000.00
31	\$0
↓	No more contributions

**Total of
\$18,000
Invested
At 9%**

65 \$0

AMOUNT AVAILABLE
AT AGE 65

\$579,471.00

AGE CONTRIBUTIONS

31	\$2,000.00
32	\$2,000.00
33	\$2,000.00
34	\$2,000.00
35	\$2,000.00
36	\$2,000.00
37	\$2,000.00
38	\$2,000.00
39	\$2,000.00
40	\$2,000.00
↓	Continue to invest \$2,000 a year for 25 years!

**Total of
\$70,000
Invested
At 9%**

65 \$2,000.00

\$470,249.00