

Annual Investment Chart

Amount to invest each year to reach your goal

How to Find Your Annual Investment Amount:

1. Decide on your financial goal (the total amount you want to have)
2. Determine how many years you have to reach this goal
3. Estimate the interest rate you expect to earn on your investments
4. Find your "years" row in the left column of the chart
5. Move across to the column for your expected interest rate
6. The number where your row and column intersect is your "factor"
7. Divide your goal amount by the factor to find your annual investment

Example: Becoming a Millionaire

Goal: \$1,000,000 by retirement

Time frame: 30 years

Expected return: 10% annually

Step 1: Find 30 years in the left column

Step 2: Move across to the 10% column

Step 3: The factor is 164.49

Step 4: Divide \$1,000,000 ÷ 164.49 = \$6,079.40 per year

That's \$506.62 per month — or about \$17 per day!

Result: A total investment of \$182,370 over 30 years grows to \$1,000,000!

That's a gain of \$817,630 — thanks to the power of compound interest.

"The earlier you plant, the sooner you reap. Time is your greatest asset."

As a teenager, you have an incredible advantage. If you start investing even small amounts now, you have 45-50+ years for that money to grow. The difference between starting at 16 versus 26 is enormous. Use the chart to run different scenarios and see what's possible for YOUR timeline.

Investment Factor Table (1% - 10%)										
Years	1%	2%	3%	4%	5%	6%	7%	8%	9%	10%
1	1	1	1	1	1	1	1	1	1	1
2	2.01	2.02	2.03	2.04	2.05	2.06	2.07	2.08	2.09	2.1
3	3.03	3.06	3.09	3.12	3.15	3.18	3.21	3.25	3.28	3.31
4	4.06	4.12	4.18	4.25	4.31	4.37	4.44	4.51	4.57	4.64
5	5.1	5.2	5.31	5.42	5.53	5.64	5.75	5.87	5.98	6.11
10	10.46	10.95	11.46	12.01	12.58	13.18	13.82	14.49	15.19	15.94
15	16.1	17.29	18.6	20.02	21.58	23.28	25.13	27.15	29.36	31.77
20	22.02	24.3	26.87	29.78	33.07	36.79	41	45.76	51.16	57.28
25	28.24	32.03	36.46	41.65	47.73	54.86	63.25	73.11	84.7	98.35
30	34.78	40.57	47.58	56.08	66.44	79.06	94.46	113.28	136.31	164.49
40	48.89	60.4	75.4	95.03	120.8	154.76	199.64	259.06	337.88	442.59
50	64.46	84.58	112.8	152.67	209.35	290.34	406.53	573.77	815.08	1163.9

Investment Factor Table (12% - 36%)										
Years	12%	14%	15%	16%	18%	20%	24%	28%	32%	36%
1	1	1	1	1	1	1	1	1	1	1
2	2.12	2.14	2.15	2.16	2.18	2.2	2.24	2.28	2.32	2.36
3	3.37	3.44	3.47	3.51	3.57	3.64	3.78	3.92	4.06	4.21
4	4.78	4.92	4.99	5.07	5.22	5.37	5.68	6.02	6.36	6.73
5	6.35	6.61	6.74	6.88	7.15	7.44	8.05	8.7	9.4	10.15
10	17.55	19.34	20.3	21.32	23.52	25.96	31.64	38.59	47.06	57.35
15	37.28	43.84	47.58	51.66	60.97	72.04	100.82	141.3	198	277.98
20	72.05	91.02	102.44	115.38	146.63	186.69	303.6	494.21	802.86	1298.8
25	133.33	181.87	212.79	249.21	342.6	471.98	898.09	1706.8	3226.8	6052.9
30	241.33	356.79	434.75	530.31	790.95	1181.9	2640.9	5873.2	12940	28172
40	767.09	1342	1779.1	2360.8	4163.2	7343.9	22728	69377	>99K	>99K
50	2400	4994.5	7217.7	10436	21813	45497	>99K	>99K	>99K	>99K

*Values marked >99K exceed 99,999 — extraordinary growth at high rates over long periods!