

**Planning for Retirement?**  
**A little budgeting can make a big difference..**

Tom		
22	2,400	
23	2,400	
24	2,400	
25	2,400	
26	2,400	14,652
27	2,400	
28	2,400	
29	2,400	
30	2,400	
31	2,400	38,250
32	2,400	
33	2,400	
34	2,400	
35	2,400	
36	2,400	76,254
37	2,400	
38	2,400	
39	2,400	
40	2,400	
41	2,400	137,460
42	2,400	
43	2,400	
44	2,400	
45	2,400	
46	2,400	236,033
47	2,400	
48	2,400	
49	2,400	
50	2,400	
51	2,400	394,786
52	2,400	
53	2,400	
54	2,400	
55	2,400	
56	2,400	650,458
57	2,400	
58	2,400	
59	2,400	873,704
60	0	
65	0	1,547,820

Jerry		
22	3,600	
23	3,600	
24	3,600	
25	3,600	
26	3,600	21,978
27	3,600	
28	3,600	
29	3,600	
30	3,600	
31	3,600	57,375
32	3,600	
33	3,600	
34	3,600	
35	3,600	
36	3,600	114,381
37	3,600	
38	3,600	
39	3,600	
40	3,600	
41	3,600	206,189
42	3,600	
43	3,600	
44	3,600	
45	3,600	
46	3,600	354,049
47	3,600	
48	3,600	
49	3,600	
50	3,600	
51	3,600	592,178
52	3,600	
53	3,600	
54	3,600	
55	3,600	
56	3,600	975,688
57	3,600	
58	3,600	
59	3,600	1,310,556
60	0	
65	0	2,321,731

Tom: Starting at age 22, Tom contributes \$200 monthly until age 60.

Jerry: Willing to take the time to review monthly spending and stick to a budget, Jerry finds an extra \$100 per month to invest. Starting at age 22, he contributes \$300 monthly until age 60.

Both assume a 10% rate of return.

If Jerry's budgeting revealed an extra \$300 per month available to invest, his \$500 monthly contributions (until age 60), would have grown to \$3,869,551 at age 65.