

## A Tale of Two Savers

Sam and Suzy are friends from highschool and college. They both learned at a young age they needed to save for the future.

During college, Suzy worked hard to start putting money away by working part-time and doing odd jobs. She put money aside in a tax-deferred investment fund earning an average of 10%. Due to life events Suzy stops saving after the age of 33.



Sam started saving later in life. After college, he decided to spend the extra earnings from his new career on a brand new car, travel and enjoying the clubs. He started to get serious about investing at the age of 34, investing \$2,000 per year for the next 32 years, at the same interest rate of 10%.



Sam and Suzy compared their investments accounts at retirement. Suzy invested a total of \$24,000 over 12 years, while Sam invested a total of \$64,000 over 32 years.

Who Do You Think Ends  
Up with More Money?





## Sam Spender

Age	Annual Amount Saved	Total
22	\$0	\$0
23	\$0	\$0
24	\$0	\$0
25	\$0	\$0
26	\$0	\$0
27	\$0	\$0
28	\$0	\$0
29	\$0	\$0
30	\$0	\$0
31	\$0	\$0
32	\$0	\$0
33	\$0	\$0
34	\$2,000	\$2,200
35	\$2,000	\$4,620
36	\$2,000	\$7,282
37	\$2,000	\$10,210
38	\$2,000	\$13,431
39	\$2,000	\$16,974
40	\$2,000	\$20,872
41	\$2,000	\$25,159
42	\$2,000	\$29,875
43	\$2,000	\$35,062
44	\$2,000	\$40,769
45	\$2,000	\$47,045
50	\$2,000	\$89,198
55	\$2,000	\$157,086
60	\$2,000	\$266,419
65	\$2,000	\$442,503



## Suzy Saver

Age	Annual Amount Saved	Total
22	\$2,000	\$2,200
23	\$2,000	\$4,620
24	\$2,000	\$7,282
25	\$2,000	\$10,210
26	\$2,000	\$13,431
27	\$2,000	\$16,974
28	\$2,000	\$20,872
29	\$2,000	\$25,159
30	\$2,000	\$29,875
31	\$2,000	\$35,062
32	\$2,000	\$40,769
33	\$2,000	\$47,045
34	\$0	\$51,750
35	\$0	\$56,925
36	\$0	\$62,617
37	\$0	\$68,879
38	\$0	\$75,767
39	\$0	\$83,344
40	\$0	\$91,678
41	\$0	\$100,846
42	\$0	\$110,931
43	\$0	\$122,024
44	\$0	\$134,226
45	\$0	\$147,649
50	\$0	\$237,790
55	\$0	\$382,963
60	\$0	\$616,765
65	\$0	\$993,307

**Suzy came out \$550,804 dollars ahead of Sam.  
Start saving early and take advantage of the Power of  
Compound Interest!**