Start Early & Compounding

BEGINNER PRACTICE WORKSHEET

Grab a pen and run the compounding maths on your own numbers. There's no wrong answer here — the goal is just to build a feel for how the maths behaves.

Section 1 — Your Numbers

Your age now:

Age you'd like to stop investing:

Monthly amount you could realistically invest:

$

Expected annual return you'll assume (a common illustrative figure is 5–8%):

%

Section 2 — Do the Maths

Future Value = Monthly Amount × [((1 + monthly rate)$^{\text{months}}$ – 1) / monthly rate]

Number of years you'll invest (stop age – current age):

Number of months (years × 12):

Monthly rate (annual rate ÷ 12, as a decimal e.g. 7% = 0.07):

Your estimated future value (or use the calculator on the lesson page online):

$

Tip: if the maths feels fiddly by hand, use the interactive calculator on the Start Early & Compounding lesson page at growthcapitalgroup.co to check your answer.

Section 3 — Reflection

What's one small change you could make this month to start investing earlier or invest a little more?

How much do you think 10 extra years of investing could be worth to you, based on today's lesson?

What's stopping you from starting today, and how could you address it?