



**Funds Invested at 12% Per Year - The Market Average**

Monthly Payment	5 Years	10 Years	15 Years	20 Years	25 Years	30 Years	35 Years	40 Years
\$ 100	8,167	23,004	49,958	98,925	187,885	349,496	643,095	1,176,477
\$ 200	16,334	46,008	99,916	197,851	375,769	698,992	1,286,191	2,352,954
\$ 300	24,500	69,012	149,874	296,776	563,654	1,048,489	1,929,287	3,529,431
\$ 400	32,668	92,015	199,832	395,702	751,538	1,397,985	2,572,383	4,705,909
\$ 500	40,835	115,019	249,790	494,627	939,423	1,747,482	3,215,479	5,882,386
\$ 600	49,002	138,023	299,748	593,553	1,127,308	2,096,978	3,858,575	7,058,863
\$ 700	57,168	161,027	349,706	692,478	1,315,193	2,446,474	4,504,671	8,235,341
\$ 800	65,336	184,031	399,664	791,404	1,503,077	2,795,971	5,144,767	9,411,818
\$ 900	73,503	207,034	449,622	890,329	1,690,962	3,145,467	5,787,863	10,588,295
\$ 1,000	81,669	230,039	499,580	989,255	1,878,847	3,494,964	6,430,959	11,764,772
\$ 1,100	89,836	253,042	549,538	1,088,180	2,066,731	3,844,460	7,074,055	12,941,249
\$ 1,200	98,004	276,046	599,496	1,187,106	2,254,616	4,193,956	7,717,151	14,117,727
\$ 1,300	106,170	299,050	649,454	1,286,031	2,442,500	4,543,453	8,360,247	15,294,204
\$ 1,400	114,337	322,054	699,412	1,384,957	2,630,385	4,892,949	9,003,343	16,470,681
\$ 1,500	122,504	345,058	749,370	1,483,883	2,818,270	5,242,446	9,646,439	17,647,159
\$ 2,000	163,339	460,077	999,160	1,978,510	3,757,693	6,989,928	12,861,918	23,529,545
\$ 2,500	204,174	575,096	1,248,950	2,473,138	4,697,116	8,737,410	16,077,398	29,411,931

This sheet was created in order to give you some PAIN! The figures above illustrate what you *could be* making if you were to invest what you are currently paying out in monthly payments to the credit card company, student loan corporation, auto finance company, etc. Use this information to give yourself the motivation to pay off your debts quickly. Apply these numbers to your own situation and see how much YOUR debt is costing you down the road. This is not a game - these numbers are real. You are losing out on so much in the future. On the flip side, however, look at how much money you will have down the road once you start *investing* these amounts instead of giving them to the finance company!