

# Printable Compound Interest Growth Chart

Growth of \$10,000 by rate and time — annual compounding, no withdrawals. A math reference, not investment advice. Print at 100% scale.

## GROWTH OF \$10,000 BY RATE AND TIME

Annual compounding (n=1) · lump sum, no withdrawals or additional contributions

RATE	5 YEARS	10 YEARS	20 YEARS	30 YEARS	40 YEARS
4% / yr	\$12,167	\$14,802	\$21,911	\$32,434	\$48,010
5% / yr	\$12,763	\$16,289	\$26,533	\$43,219	\$70,400
6% / yr	\$13,382	\$17,908	\$32,071	\$57,435	\$102,857
7% / yr	\$14,026	\$19,672	\$38,697	\$76,123	\$149,745
8% / yr	\$14,693	\$21,589	\$46,610	\$100,627	\$217,245
10% / yr	\$16,105	\$25,937	\$67,275	\$174,494	\$452,593

### RULE OF 72

Mental shortcut: years to double =  $72 \div \text{rate}$ . At 7% money doubles in ~10 years; at 10% in ~7 years; at 5% in ~14 years.

### \$200/MONTH AT 7% FOR 30 YEARS

\$244k from monthly contributions (end-of-month, monthly compounding). Starting earlier compounds the advantage of time.

### NOT INVESTMENT ADVICE

A deterministic math reference. Actual returns vary by investment type, fees, taxes, and timing. Consult a qualified financial professional for personal decisions.