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 ÷ 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.