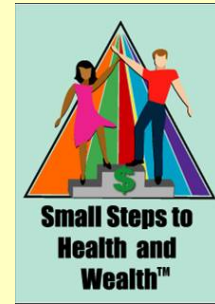


Choose to Save For Your Future



Investments Add Up!

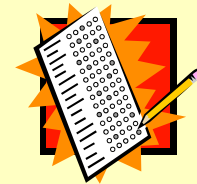
All it takes to turn \$1,000 into \$93,000—and compounding interest. Let's say a 25-year old makes a one-time investment of \$1,000. Over time, that investment can grow! See chart below:

Age	Rate of Return				
	4%	6%	8%	10%	12%
25	1,000	1,000	1,000	1,000	1,000
35	1,480	1,791	2,159	2,594	3,106
45	2,191	3,207	4,660	6,727	9,646
55	3,243	5,743	10,063	17,449	29,960
65	4,801	10,285	21,724	45,259	93,050

Now lets invest \$1K per year starting age 25, 35, 45, or 55. See chart below for balance at age 65.

Age	Rate of Return				
	4%	6%	8%	10%	12%
25	100,803	\$168,969	\$290,972	\$511,194	\$910,961
35	59,495	\$86,316	\$127,240	\$189,991	\$286,510
45	31,589	40,163	51,400	66,153	85,541
55	12,736	14,391	16,271	18,408	20,834

Financial Quiz



1. What percent of workers age 25 - 34 are currently saving for retirement?

2. What percent of workers age 25 - 34 have less than \$25,000 in total savings (excluding housing)?
A) 52% B) 16% C) 73%
3. The average yield on interest earnings on checking accounts is _____% at traditional banks and _____% at Internet banks.
4. What percent of the U.S. Population has more than 10 credit cards?
A) 4% B) 9% C) 14% D) 22%

ANSWERS: 1. 58% 2. C, 3. 0.32%, 1.96% B 4. 14%

How Do You Stack Up?

For individuals ages 20 to 29; How do you compare *financially* to your peers?

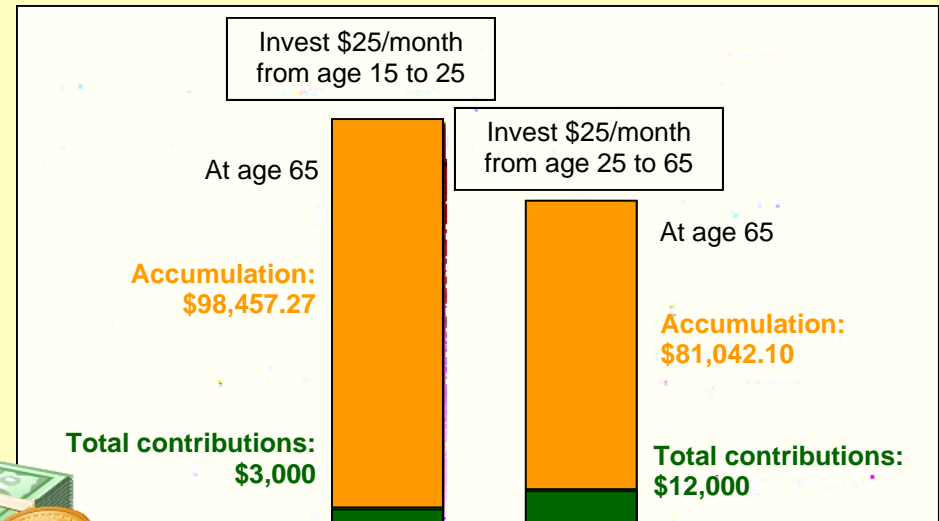
Median Net Worth:	\$7,901
Negative Net Worth:	28%
Median Income:	\$27,726
Homeownership:	31%
Have Student Loans:	31%
Median Balance on Student Loans:	\$9,200
Owe \$10,000 or more on credit card:	4%
Have a 401(k) or IRA:	32%



Put Time On Your Side



By starting an investment plan now, while you're young, you have an edge over older investors. Let's take a 15-year old who invests \$25 a month. As the chart below illustrates, savings can really add up. Contrast this amount with a person who waits until the age 25 to save \$25 a month:



Mix and Match

(Match the following terms to the correct definitions)

- | | |
|--|---|
| 1. An increase in prices and good _____. | A. Certificate of Deposit/Share Certificate |
| 2. The money you earn on a deposit or investment from a financial institution _____. | B. Interest |
| 3. The amount to which your investment will grow _____. | C. Tax-advantaged account |
| 4. An investment account with tax-deferred or tax exempt features _____. | D. Inflation Rate |
| 5. A time deposit that you make at a bank or credit union _____. | E. Future Value |



ANSWERS: 1. D, 2. B, 3. E, 4. C, 5. A

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