

Simple Savings Calculator from
<http://www.planningtips.com/cgi-bin/savings.pl>

Your monthly deposit for 20 years of \$ 40.00 for an interest rate of
2.500 % compounded monthly with an initial amount of \$ 0.00:

Year	Balance
0	\$ 485.54
1	\$ 983.36
2	\$ 1,493.76
3	\$ 2,017.07
4	\$ 2,553.62
5	\$ 3,103.74
6	\$ 3,667.76
7	\$ 4,246.05
8	\$ 4,838.97
9	\$ 5,446.88
10	\$ 6,070.16
11	\$ 6,709.20
12	\$ 7,364.41
13	\$ 8,036.18
14	\$ 8,724.94
15	\$ 9,431.12
16	\$ 10,155.16
17	\$ 10,897.50
18	\$ 11,658.62
19	\$ 12,438.99

Final Savings Balance: \$ 12,438.99

Your monthly deposit for 20 years of \$ 40.00 for an interest rate of 4.500 % compounded monthly with an initial amount of \$ 0.00:

Year	Balance
0	\$ 490.02
1	\$ 1,002.56
2	\$ 1,538.64
3	\$ 2,099.35
4	\$ 2,685.82
5	\$ 3,299.23
6	\$ 3,940.82
7	\$ 4,611.89
8	\$ 5,313.78
9	\$ 6,047.92
10	\$ 6,815.79
11	\$ 7,618.93
12	\$ 8,458.97
13	\$ 9,337.59
14	\$ 10,256.59
15	\$ 11,217.80
16	\$ 12,223.17
17	\$ 13,274.72
18	\$ 14,374.58
19	\$ 15,524.97

Final Savings Balance: \$ 15,524.97

Your monthly deposit for 20 years of \$ 100.00 for an interest rate of 4.500 % compounded monthly with an initial amount of \$ 0.00:

Year	Balance
0	\$ 1,225.06
1	\$ 2,506.40
2	\$ 3,846.61
3	\$ 5,248.38
4	\$ 6,714.56
5	\$ 8,248.08
6	\$ 9,852.06
7	\$ 11,529.72
8	\$ 13,284.46
9	\$ 15,119.81
10	\$ 17,039.47
11	\$ 19,047.32
12	\$ 21,147.42
13	\$ 23,343.99
14	\$ 25,641.47
15	\$ 28,044.49
16	\$ 30,557.91
17	\$ 33,186.80
18	\$ 35,936.46
19	\$ 38,812.44

Final Savings Balance: \$ 38,812.44

Your monthly deposit for 20 years of \$ 200.00 for an interest rate of 4.500 % compounded monthly with an initial amount of \$ 0.00:

Year	Balance
0	\$ 2,450.12
1	\$ 5,012.81
2	\$ 7,693.22
3	\$ 10,496.77
4	\$ 13,429.11
5	\$ 16,496.17
6	\$ 19,704.12
7	\$ 23,059.45
8	\$ 26,568.92
9	\$ 30,239.61
10	\$ 34,078.94
11	\$ 38,094.65
12	\$ 42,294.83
13	\$ 46,687.97
14	\$ 51,282.93
15	\$ 56,088.99
16	\$ 61,115.83
17	\$ 66,373.60
18	\$ 71,872.92
19	\$ 77,624.87

Final Savings Balance: \$ 77,624.87