FiLO: Get Excited & Motivated!

Use this Financial Life Organizer (FiLO) to chart your daily expenses. Once you have a handle on where your money is going, plan on how you can redirect it into smart investments.

Chart 1 shows how much you need to save - assuming a 12% return on your investment - to have $1,000,000 at age 65.

Chart 2 shows how you can become a millionaire by saving as little as a dollar a day!

Build your first $1,000,000 by age 65

Starting Age	Daily Savings	Monthly Savings	Yearly Savings	Rate of Return
20	$2.00	$61	$730	12%
25	$3.57	$109	$1,304	12%
30	$6.35	$193	$2,317	12%
35	$11.35	$345	$4,144	12%
40	$20.55	$625	$7,500	12%
45	$38.02	$1,157	$13,879	12%
50	$73.49	$2,235	$26,824	12%
55	$156.12	$4,749	$56,984	12%

Save per day & become a millionaire!

Savings per Day	5%	10%	15%	20%
$1.00	99 years	56 years	40 years	32 years
$2.00	85 years	49 years	36 years	28 years
$3.00	77 years	45 years	33 years	26 years
$4.00	71 years	42 years	31 years	25 years
$5.00	67 years	40 years	30 years	24 years
$6.00	63 years	38 years	28 years	22 years
$7.00	61 years	37 years	27 years	22 years
$8.00	58 years	36 years	26 years	21 years
$9.00	56 years	35 years	26 years	21 years
$10.00	54 years	34 years	25 years	20 years

Chart 1 inspired by the book, Smart Couples Finish Rich by David Bach, pg. 20 - (ISBN 0-7679-0484-2). Chart 2 inspired by the book, Multiple Streams of Income by Robert G. Allen, pg. 4 - (ISBN 0-471-71455-0)

Cash Record $ _____ Beginning Balance

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Credit Card Record $ _____ Beginning Balance

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Credit Card Record $ _____ Beginning Balance

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