

NAME: _____

DATE: _____

ACTIVITY

When to Start Saving?

What + Why: Starting earlier can change your financial future in ways that are bigger than you expect.

Early adulthood is full of competing priorities, and saving often gets pushed aside. Before assuming it won't matter, examine how timing alone can reshape long-term outcomes.

Instructions:

1. With your group, review the table showing investment outcomes for the three different starting ages.
2. Compare the final values at age 65.
3. Answer the reflection questions using evidence from the table.



Evaluate the outcomes of three investors under identical conditions:

- \$100 invested each month
- 7% annual interest rate
- Compounded monthly
- Investing through age 65

Starting Age	Years Invested	Total Contributed	Value at 65 (7%)
18	47	\$56,400	\$424,968
25	40	\$48,000	\$262,976
32	33	\$39,600	\$161,412

Reflection Questions

1. Which starting age produced the biggest difference in outcome?
(Provide evidence from the table in your answer.)
2. What does that tell you about time, and what might explain how time affects the outcome?