

Example - Ben and Arthur (from Dave Ramsey's Financial Peace University curriculum)

Both save \$2,000 per year at 12%. Ben starts at age 19 and stops at age 26. Arthur starts at age 27 and stops at age 65.
AND ARTHUR NEVER CATCHES UP TO BEN!

Age	Ben Invests		Arthur Invests	
19	\$2,000	\$2,240	\$0	\$0
20	\$2,000	\$4,749	\$0	\$0
21	\$2,000	\$7,558	\$0	\$0
22	\$2,000	\$10,706	\$0	\$0
23	\$2,000	\$14,230	\$0	\$0
24	\$2,000	\$18,178	\$0	\$0
25	\$2,000	\$22,599	\$0	\$0
26	\$2,000	\$27,551	\$0	\$0
27	\$0	\$30,857	\$2,000	\$2,240
28	\$0	\$34,560	\$2,000	\$4,749
29	\$0	\$38,708	\$2,000	\$7,558
30	\$0	\$43,352	\$2,000	\$10,706
31	\$0	\$48,554	\$2,000	\$14,230
32	\$0	\$54,381	\$2,000	\$18,178
33	\$0	\$60,907	\$2,000	\$22,599
34	\$0	\$68,216	\$2,000	\$27,551
35	\$0	\$76,802	\$2,000	\$33,097
36	\$0	\$85,570	\$2,000	\$39,309
37	\$0	\$95,383	\$2,000	\$46,266
38	\$0	\$107,339	\$2,000	\$54,058
39	\$0	\$120,220	\$2,000	\$62,785
40	\$0	\$134,646	\$2,000	\$72,559
41	\$0	\$150,804	\$2,000	\$83,506
42	\$0	\$168,900	\$2,000	\$95,767
43	\$0	\$189,168	\$2,000	\$109,499
44	\$0	\$211,869	\$2,000	\$124,879
45	\$0	\$237,293	\$2,000	\$142,104
46	\$0	\$265,768	\$2,000	\$161,396
47	\$0	\$297,660	\$2,000	\$183,004
48	\$0	\$333,379	\$2,000	\$207,204
49	\$0	\$373,385	\$2,000	\$234,308
50	\$0	\$418,191	\$2,000	\$264,665
51	\$0	\$468,374	\$2,000	\$298,665
52	\$0	\$524,579	\$2,000	\$336,745
53	\$0	\$587,528	\$2,000	\$379,394
54	\$0	\$658,032	\$2,000	\$427,161
55	\$0	\$736,995	\$2,000	\$480,660
56	\$0	\$825,435	\$2,000	\$540,579
57	\$0	\$924,487	\$2,000	\$607,688
58	\$0	\$1,035,425	\$2,000	\$682,851
59	\$0	\$1,159,676	\$2,000	\$767,033
60	\$0	\$1,298,837	\$2,000	\$861,317
61	\$0	\$1,454,698	\$2,000	\$966,915
62	\$0	\$1,629,261	\$2,000	\$1,085,185
63	\$0	\$1,824,773	\$2,000	\$1,217,647
64	\$0	\$2,043,746	\$2,000	\$1,366,005
65	\$0	\$2,288,996	\$2,000	\$1,532,166

... And he never caught up!