



Rule of 72 and Compound Growth Worksheet

Session 5 - Saving and Investing for the Future | Participant Resource | Version 1.0

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Estimate doubling time

Estimated years to double = $72 / \text{annual rate}$

At 4%: $72 / 4 = 18$ years

At 6%: $72 / 6 = 12$ years

At 8%: $72 / 8 = 9$ years

Practice: $72 / \underline{\hspace{1cm}}\% = \text{approximately } \underline{\hspace{1cm}} \text{ years}$

Important limits

The Rule of 72 is an educational estimate. It assumes a steady rate and does not include changing returns, volatility, taxes, fees, contributions, or withdrawals. Investment returns are not guaranteed.

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