Rule of 72 and Compound Growth Worksheet

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

Privacy: Keep this resource for your personal use. Do not write account numbers, passwords, Social Security numbers, full birth dates, or other sensitive identifiers.

Estimate doubling time

Estimated years to double = 72 / annual rate

At 4%: 72 / 4 = 18 years

At 6%: 72 / 6 = 12 years

At 8%: 72 / 8 = 9 years

Practice: 72 / ______% = approximately ______ 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.