Rule of 72 – How Quickly Will My Money Double?

TABLE ONE: Example

STEP		FORMULA	ANSWER
A	Current Year		2023
B	Current Age		45
C	Total $$ invested: Pension, retirement		$200k
D	Rate of return (r): 2%, 3%, 4%, 5%, 6%...	r % =	6 %
E	Years to double: Divide 72 by 'r' (step D)	72 ÷ r = years	12 yrs
F	1st Doubling: year / age ; amount	A + E = / B + E = ; C x 2 =	2035 / 52 ; $400,000
G	2nd Doubling: year / age ; amount	F + E = / F + E = ; F x 2 =	2047 / 64 ; $800,000
H	3rd Doubling: year / age ; amount	G + E = / G + E = ; G x 2 =	2069 / 76 ; $1.6 M

TABLE ONE: Personal

STEP		FORMULA	ANSWER
A	Current Year		
B	Current Age		
C	Total $$ invested: Pension, retirement		$
D	Rate of return (r): 2%, 3%, 4%, 5%, 6%...	r % =	%
E	Years to double: Divide 72 by 'r' (step D)	72 ÷ r = years	
F	1st Doubling: year / age ; amount	A + E = / B + E = ; C x 2 =	/
G	2nd Doubling: year / age ; amount	F + E = / F + E = ; F x 2 =	/
H	3rd Doubling: year / age ; amount	G + E = / G + E = ; G x 2 =	/

TABLE TWO: Asset Equivalents Table

$200 Per Month		$600 Per Month		$800 Per Month		$1,000 Per Month	
Interest Rate %	Amount in Bank	Interest Rate %	Amount in Bank	Interest Rate %	Amount in Bank	Interest Rate %	Amount in Bank
2	120,000	2	362,000	2	480,000	2	600,000
3	80,000	3	240,000	3	320,000	3	400,000
4	60,000	4	180,000	4	240,000	4	300,000
5	48,000	5	144,000	5	192,000	5	240,000
6	40,000	6	120,000	6	160,000	6	200,000
7	34,286	7	102,000	7	137,143	7	171,429
8	30,000	8	90,000	8	120,000	8	150,000
9	26,667	9	80,001	9	106,000	9	133,334
10	24,000	10	72,000	10	96,000	10	120,000

$2,000 Per Month		$4,000 Per Month		$5,000 Per Month		$10,000 Per Month	
Interest Rate %	Amount in Bank	Interest Rate %	Amount in Bank	Interest Rate %	Amount in Bank	Interest Rate %	Amount in Bank
2	1,200,000	2	2,400,000	2	3,000,000	2	6,000,000
3	800,000	3	1,600,000	3	2,000,000	3	4,000,000
4	600,000	4	1,200,000	4	1,500,000	4	3,000,000
5	480,000	5	960,000	5	1,200,000	5	2,400,000
6	400,000	6	800,000	6	1,000,000	6	2,000,000
7	342,857	7	685,714	7	857,143	7	1,714,285
8	300,000	8	600,000	8	750,000	8	1,500,000
9	266,667	9	533,334	9	666,668	9	1,333,335
10	240,000	10	480,000	10	600,000	10	1,200,000