

HOW MUCH SHOULD I SAVE TO REACH MY GOAL?

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INTRODUCTION

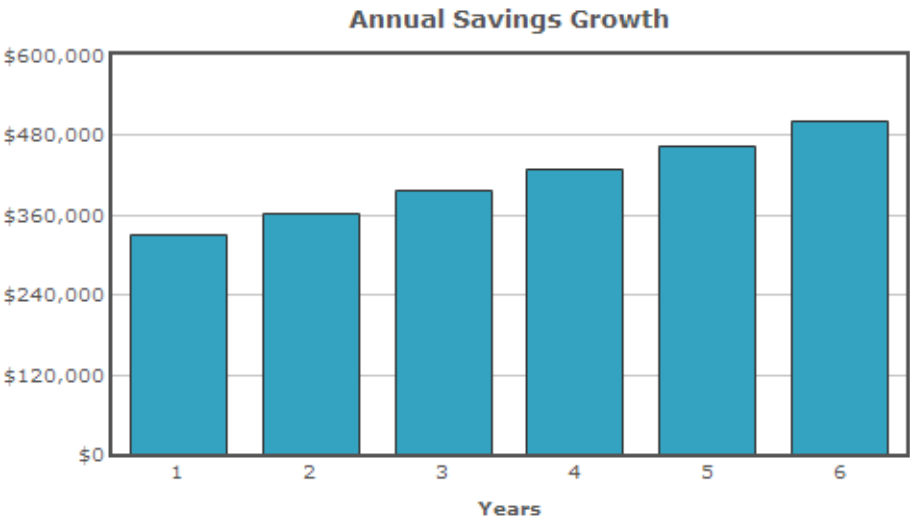
What are you saving for: a computer, car, boat, summer home, down payment? Use this calculator to determine what you need to save on a regular basis to have the funds ready when needed.

SUMMARY OF INPUT

Current savings balance	\$300,000
Future amount desired	\$500,000
Number of years until needed	6
Annual increase on recommended savings	0.00%
Before-tax return on savings	5.00%
Marginal tax bracket *	22.00%

ANALYSIS

Based on your existing savings of \$300,000 it appears that you will need to save \$17,833 indexed at 0.0% annually over the next 6 years.



Year	Beginning Balance	Savings @ 0.0%	Earnings @ 5.0%	Taxes @ 22.0%	Ending Balance
1	\$300,000	\$17,833	\$15,892	\$3,496	\$330,228
2	330,228	17,833	17,403	3,829	361,635
3	361,635	17,833	18,973	4,174	394,267
4	394,267	17,833	20,605	4,533	428,172
5	428,172	17,833	22,300	4,906	463,399
6	\$463,399	\$17,833	\$24,062	\$5,294	\$500,000

This information may help you analyze your financial needs. It is based on information and assumptions provided by you regarding your goals, expectations and financial situation. The calculations provided should not be construed as financial, legal or tax advice. In addition, such information should not be relied upon as the only source of information. This is for illustrative purposes only. Your results may vary.

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