Cash Flow Cook Book
Future Value Factors

How to use the table below:

- Select the row with number of years of savings
- Then select the column with the % growth you want to use
- The example shows that saving for 10 years at 7% the factor is 173
- So if you could save $10 a month for 10 years, you would have $1730 at the end of the 10 years.
- If your debts average 10% and you are going to use your savings to pay down those debts, then you may want to use the 10% column.
- The book uses 7% in the yield table and therefore uses 173 times the monthly savings for the 10-year value of the recipe and 521 times the monthly savings for the 20-year value of the recipe.

Number of Years	No Growth	2% Growth	5% Growth	7% Growth	10% Growth
10	120	133	155	173	205
20	240	295	411	521	759
30	360	493	832	1220	2259
40	480	735	1526	2624	6323