

Small Steps to Health and Wealth™ Colorado

Live “The Power of 10” Health Worksheet



List three or four ways to use “The Power of 10” to improve your health practices (two examples are provided).

Health Strategy	Description
Increase physical activity by 10 minutes per day	Walk at lunchtime or during break
Eat 100 fewer calories per day	Drink fat free milk instead of whole milk

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Small Steps to Health and Wealth™ Colorado

Live “The Power of 10” Wealth Worksheet Grow Me the Money



Accumulations Possible by Saving \$10 per Month at Various Interest Rates and Time Periods

Year	2%	3%	4%	5%	6%	7%	8%
1	\$ 121	\$122	\$122	\$123	\$124	\$125	\$125
2	\$244	\$247	\$249	\$253	\$256	\$258	\$261
3	\$370	\$376	\$382	\$389	\$359	\$402	\$408
4	\$499	\$509	\$520	\$532	\$544	\$555	\$567
5	\$630	\$646	\$663	\$683	\$701	\$720	\$740
10	\$1327	\$1397	\$1472	\$1559	\$1647	\$1741	\$1842
15	\$2097	\$2270	\$2461	\$2684	\$2923	\$3188	\$3483
20	\$2948	\$3283	\$3668	\$4128	\$4644	\$5240	\$5929
25	\$3888	\$4460	\$5152	\$5980	\$6965	\$8148	\$9574
30	\$4927	\$5827	\$6940	\$8357	\$10095	\$12271	\$15003

Source: “How to Save \$1,000 or More a Year,” Rutgers Cooperative Extension Fact Sheet 539.

Available at: <http://njaes.rutgers.edu/pubs/publication.asp?pid=FS539>

Find the intersection of the interest rate you expect to earn and the time frame needed to reach your financial goal. For example, if you save \$10 a month at 5% interest rate over 10 years, you will have \$1,559. If you can save \$30 a month, multiply \$1,559 times three and you will have \$4,677 in savings.

How much can you set aside each month?

\$ _____

What is your investment time frame?

_____ years

What interest rate of return do you expect to receive?

_____ %

How much money will you have saved?

\$ _____

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