

BIGShift

Increasing Kids' Standard of Living

3 Years as a Part-time BIG Shift Team Leader

By Age	Team Leader's Own Retirement Account	Education Account Baby's Education Account	Down Payment Account Baby's Home Account	Retirement Account Baby's Retirement Account	After 30% Tax in Year-1 and 35% Tax Years 2 and 3
Team Leader Invests \$40,254 of \$57,505 in Year-1 plus \$52,000 of \$80,000 in Years 2 and 3					
1		\$1,666	\$1,666	\$36,922	\$40,254
2		\$26,000	\$26,000	\$0	\$52,000
3		\$27,039	\$12,881	\$0	\$52,000
4		\$65,237			
5		\$71,108			
6		\$77,508			
7		\$84,484			
8		\$92,087			
9		\$100,375			
10		\$109,409			
11		\$119,256			
12		\$129,989			
13		\$141,688			
14		\$154,440			
15		\$168,339			
16		\$183,490			
17		\$200,004			
18	Year-1 College	\$158,053	\$55,001		
19	Year-2 College	\$111,237	\$56,001		
20	Year-3 College	\$58,572	\$57,501		
21	Year-4 College	\$0	\$58,572		
22	College Total		\$227,075		
23					
24					
25			\$300,005		
26					
27					
28					
29					
30					
31	\$0	\$0 in Year-1			
32	\$0	\$0 in Year-2			
33	\$12,080	\$12,080 in Year-3			
34	\$13,167				
35	\$14,352				
36	\$15,644				
37	\$17,052				
38	\$18,587				
39	\$20,259				
40	\$22,083				
41	\$24,070				
42	\$26,236				
43	\$28,598				
44	\$31,172				
45	\$33,977				
46	\$37,035				
47	\$40,368				
48	\$44,001				
49	\$47,961				
50	\$52,278				
51	\$56,983				
52	\$62,111				
53	\$67,701				
54	\$73,794				
55	\$80,436				
56	\$87,675				
57	\$95,566				
58	\$104,167				
59	\$113,542				
60	\$123,761				
61	\$134,899				
62	\$147,040				
63	\$160,274				
64	\$174,698				
65	\$190,421				
66	\$207,559				
year	\$18,680				
to 90	\$467,008				
Totals	\$12,080	\$54,705	\$40,547	\$36,922	\$0
					\$144,254

*Assuming a 9% average annual rate of return (with ZERO fees), compounded annually

**without depleting the accumulated retirement savings