The Power of Compounding

"Compound interest is the eighth wonder of the world.
He who understands it, earns it; ***he who doesn't, pays it****."* – Albert Einstein

Would you rather have a million dollars today, *or* a magic penny that doubles every day for 30 days?



OR



Day 1	$0.01
Day 2	$0.02
Day 3	$0.04
Day 4	$0.08
Day 5	$0.16
Day 6	$0.32
Day 7	$0.64
Day 8	$1.28
Day 9	$2.56
Day 10	$5.12

Day 11	$10.24
Day 12	$20.48
Day 13	$40.96
Day 14	$81.92
Day 15	$163.84
Day 16	$327.68
Day 17	$655.36
Day 18	$1,310.72
Day 19	$2,621.44
Day 20	$5,242.88

Day 21	$10,485.76
Day 22	$20,971.52
Day 23	$41,943.04
Day 24	$83,886.08
Day 25	$167,772.16
Day 26	$335,544.32
Day 27	$671,088.64
Day 28	$1,342,177.28
Day 29	$2,684,354.56
Day 30	**$5,368,709.12**

The magic of compounding occurs in the later years.

Would you rather have the power of compounding working ***for*** you or ***against*** you?

Traditional IRAs and 401(k)s are infested with ***deferred taxes.***
Deferred taxes **are compounding debt. Every day they are unpaid, they compound *against* you.**

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