

The Power of Compound Interest Explained

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Compound Interest



How does it work?
Why is it so powerful?
How do I take advantage of it?



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The math of it...

Compound Interest – Starting with principal P then the amount A in an account after t years, with an annual interest rate r compounded n times a year, is given by:

$$A = P \left(1 + \frac{r}{n} \right)^{nt}$$

Everyone tends to put their focus here...”the rate of return”

But the “real” power is in the exponent which dictates the *frequency* of compounding



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The Snowball Effect...



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