## Lesson 12 Visual 2

Charlayne Becomes a Millionaire - Accidentally

| Year | Beginning Balance | Addition to Principal | Return | Ending <br> Balance |
| :---: | :---: | :---: | :---: | :---: |
| 0 | \$0.00 | \$2,080.00 | \$88.40 | \$2,168.40 |
| 1 | \$2,168.40 | \$2,080.00 | \$272.71 | \$4,521.11 |
| 2 | \$4,521.11 | \$2,080.00 | \$472.69 | \$7,073.81 |
| 3 | \$7,073.81 | \$2,080.00 | \$689.67 | \$9,843.48 |
| 4 | \$9,843.48 | \$2,080.00 | \$925.10 | \$12,848.58 |
| 5 | \$12,848.58 | \$2,080.00 | \$1,180.53 | \$16,109.11 |
| 6 | \$16,109.11 | \$2,080.00 | \$1,457.67 | \$19,646.78 |
| 7 | \$19,646.78 | \$2,080.00 | \$1,758.38 | \$23,485.16 |
| 8 | \$23,485.16 | \$2,080.00 | \$2,084.64 | \$27,649.80 |
| 9 | \$27,649.80 | \$2,080.00 | \$2,438.63 | \$32,168.43 |
| 10 | \$32,168.43 | \$2,080.00 | \$2,822.72 | \$37,071.15 |
| 11 | \$37,071.15 | \$2,080.00 | \$3,239.45 | \$42,390.59 |
| 12 | \$42,390.59 | \$2,080.00 | \$3,691.60 | \$48,162.19 |
| 13 | \$48,162.19 | \$2,080.00 | \$4,182.19 | \$54,424.38 |
| 14 | \$54,424.38 | \$2,080.00 | \$4,714.47 | \$61,218.85 |
| 15 | \$61,218.85 | \$2,080.00 | \$5,292.00 | \$68,590.85 |
| 16 | \$68,590.85 | \$2,080.00 | \$5,918.62 | \$76,589.48 |
| 17 | \$76,589.48 | \$2,080.00 | \$6,598.51 | \$85,267.98 |
| 18 | \$85,267.98 | \$2,080.00 | \$7,336.18 | \$94,684.16 |
| 19 | \$94,684.16 | \$2,080.00 | \$8,136.55 | \$104,900.72 |
| 20 | \$104,900.72 | \$2,080.00 | \$9,004.96 | \$115,985.68 |
| 21 | \$115,985.68 | \$2,080.00 | \$9,947.18 | \$128,012.86 |
| 22 | \$128,012.86 | \$2,080.00 | \$10,969.49 | \$141,062.35 |
| 23 | \$141,062.35 | \$2,080.00 | \$12,078.70 | \$155,221.05 |
| 24 | \$155,221.05 | \$2,080.00 | \$13,282.19 | \$170,583.24 |
| 25 | \$170,583.24 | \$2,080.00 | \$14,587.98 | \$187,251.22 |

## Lesson 12 Visual 3

Charlayne Becomes a Millionaire - Accidentally (CONTINUED)

| Year | Beginning <br> Balance | Addition to <br> Principal | Return | Ending <br> Balance |
| :---: | :---: | :---: | :---: | :---: |
| 26 | $\$ 187,251.22$ | $\$ 2,080.00$ | $\$ 16,004.75$ | $\$ 205,335.97$ |
| 27 | $\$ 205,335.97$ | $\$ 2,080.00$ | $\$ 17,541.96$ | $\$ 224,957.93$ |
| 28 | $\$ 224,957.93$ | $\$ 2,080.00$ | $19,209.82$ | $\$ 246,247.75$ |
| 29 | $\$ 246,247.75$ | $\$ 2,080.00$ | $\$ 21,019.46$ | $\$ 269,347.21$ |
| 30 | $\$ 269,347.21$ | $\$ 2,080.00$ | $\$ 22,982.91$ | $\$ 294,410.12$ |
| 31 | $\$ 294,410.12$ | $\$ 2,080.00$ | $\$ 25,113.26$ | $\$ 321,603.38$ |
| 32 | $\$ 321,603.38$ | $\$ 2,080.00$ | $\$ 27,424.69$ | $\$ 351,108.07$ |
| 33 | $\$ 351,108.07$ | $\$ 2,080.00$ | $\$ 29,932.59$ | $\$ 383,120.66$ |
| 34 | $\$ 383,120.66$ | $\$ 2,080.00$ | $\$ 32,653.66$ | $\$ 417,854.31$ |
| 35 | $\$ 417,854.31$ | $\$ 2,080.00$ | $\$ 35,606.02$ | $\$ 455,540.33$ |
| 36 | $\$ 455,540.33$ | $\$ 2,080.00$ | $\$ 38,809.33$ | $\$ 496,429.66$ |
| 37 | $\$ 496,429.66$ | $\$ 2,080.00$ | $\$ 42,284.92$ | $\$ 540,794.58$ |
| 38 | $\$ 540,794.58$ | $\$ 2,080.00$ | $\$ 46,055.94$ | $\$ 588,930.52$ |
| 39 | $\$ 588,930.52$ | $\$ 2,080.00$ | $\$ 50,147.49$ | $\$ 641,158.01$ |
| 40 | $\$ 641,158.01$ | $\$ 2,080.00$ | $\$ 54,586.83$ | $\$ 697,824.84$ |
| 41 | $\$ 697,824.84$ | $\$ 2,080.00$ | $\$ 59,403.51$ | $\$ 759,308.35$ |
| 42 | $\$ 759,308.35$ | $\$ 2,080.00$ | $\$ 64,629.61$ | $\$ 826,017.96$ |
| 43 | $\$ 826,017.96$ | $\$ 2,080.00$ | $\$ 70,299.93$ | $\$ 898,397.89$ |
| 44 | $\$ 898,397.89$ | $\$ 2,080.00$ | $\$ 76,452.22$ | $\$ 976,930.11$ |
| 45 | $\$ 976,930.11$ | $\$ 2,080.00$ | $\$ 83,127.46$ | $\$ 1,062,137.57$ |

## Lesson 12 Visual 5

## Marcus's Mistake

| Year | Beginning Balance | Addition to Principal | Return | Ending <br> Balance |
| :---: | :---: | :---: | :---: | :---: |
| 0 | \$0 |  | \$0 | \$0 |
| 1 | \$0 |  | \$0 | \$0 |
| 2 | \$0 |  | \$0 | \$0 |
| 3 | \$0 |  | \$0 | \$0 |
| 4 | \$0 |  | \$0 | \$0 |
| 5 | \$0 |  | \$0 | \$0 |
| 6 | \$0 |  | \$0 | \$0 |
| 7 | \$0 |  | \$0 | \$0 |
| 8 | \$0 |  | \$0 | \$0 |
| 9 | \$0 |  | \$0 | \$0 |
| 10 | \$0.00 | \$2,080.00 | \$88.40 | \$2,168.40 |
| 11 | \$2,168.40 | \$2,080.00 | \$272.71 | \$4,521.11 |
| 12 | \$4,521.11 | \$2,080.00 | \$472.69 | \$7,073.81 |
| 13 | \$7,073.81 | \$2,080.00 | \$689.67 | \$9,843.48 |
| 14 | \$9,843.48 | \$2,080.00 | \$925.10 | \$12,848.58 |
| 15 | \$12,848.58 | \$2,080.00 | \$1,180.53 | \$16,109.11 |
| 16 | \$16,109.11 | \$2,080.00 | \$1,457.67 | \$19,646.78 |
| 17 | \$19,646.78 | \$2,080.00 | \$1,758.38 | \$23,485.16 |
| 18 | \$23,485.16 | \$2,080.00 | \$2,084.64 | \$27,649.80 |
| 19 | \$27,649.80 | \$2,080.00 | \$2,438.63 | \$32,168.43 |
| 20 | \$32,168.43 | \$2,080.00 | \$2,822.72 | \$37,071.15 |
| 21 | \$37,071.15 | \$2,080.00 | \$3,239.45 | \$42,390.59 |
| 22 | \$42,390.59 | \$2,080.00 | \$3,691.60 | \$48,162.19 |
| 23 | \$48,162.19 | \$2,080.00 | \$4,182.19 | \$54,424.38 |
| 24 | \$54,424.38 | \$2,080.00 | \$4,714.47 | \$61,218.85 |
| 25 | \$61,218.85 | \$2,080.00 | \$5,292.00 | \$68,590.85 |

## Lesson 12 Visual 6

## Marcus's Mistake (continued)

| Year | Beginning <br> Balance | Addition to <br> Principal | Return | Ending <br> Balance |
| :---: | :---: | :---: | :---: | :---: |
| 26 | $\$ 68,590.85$ | $\$ 2,080.00$ | $\$ 5,918.62$ | $\$ 76,589.48$ |
| 27 | $\$ 76,589.48$ | $\$ 2,080.00$ | $\$ 6,598.51$ | $\$ 85,267.98$ |
| 28 | $\$ 85,267.98$ | $\$ 2,080.00$ | $\$ 7,336.18$ | $\$ 94,684.16$ |
| 29 | $\$ 94,684.16$ | $\$ 2,080.00$ | $\$ 8,136.55$ | $\$ 104,900.72$ |
| 30 | $\$ 104,900.72$ | $\$ 2,080.00$ | $\$ 9,004.96$ | $\$ 115,985.68$ |
| 31 | $\$ 115,985.68$ | $\$ 2,080.00$ | $\$ 9,947.18$ | $\$ 128,012.86$ |
| 32 | $\$ 128,012.86$ | $\$ 2,080.00$ | $\$ 10,969.49$ | $\$ 141,062.35$ |
| 33 | $\$ 141,062.35$ | $\$ 2,080.00$ | $\$ 12,078.70$ | $\$ 155,221.05$ |
| 34 | $\$ 155,221.05$ | $\$ 2,080.00$ | $\$ 13,282.19$ | $\$ 170,583.24$ |
| 35 | $\$ 170,583.24$ | $\$ 2,080.00$ | $\$ 14,587.98$ | $\$ 187,251.22$ |
| 36 | $\$ 187,251.22$ | $\$ 2,080.00$ | $\$ 16,004.75$ | $\$ 205,335.97$ |
| 37 | $\$ 205,335.97$ | $\$ 2,080.00$ | $\$ 17,541.96$ | $\$ 224,957.93$ |
| 38 | $\$ 224,957.93$ | $\$ 2,080.00$ | $\$ 19,209.82$ | $\$ 246,247.75$ |
| 39 | $\$ 246,247.75$ | $\$ 2,080.00$ | $\$ 21,019.46$ | $\$ 269,347.21$ |
| 40 | $\$ 269,347.21$ | $\$ 2,080.00$ | $\$ 22,982.91$ | $\$ 294,410.12$ |
| 41 | $\$ 294,410.12$ | $\$ 2,080.00$ | $\$ 25,113.26$ | $\$ 321,603.38$ |
| 42 | $\$ 321,603.38$ | $\$ 2,080.00$ | $\$ 27,424.69$ | $\$ 351,108.07$ |
| 43 | $\$ 351,108.07$ | $\$ 2,080.00$ | $\$ 29,932.59$ | $\$ 383,120.66$ |
| 44 | $\$ 383,120.66$ | $\$ 2,080.00$ | $\$ 32,653.66$ | $\$ 417,854.31$ |
| 45 | $\$ 417,854.31$ | $\$ 2,080.00$ | $\$ 35,606.02$ | $\$ 455,540.33$ |

