

Int Rate	Actual	YR - rule of 72	Difference	Actual Yrs - months	72 - Yrs - months
4%	17.673	18.000	0.33	17 years - 8 months	18 years - 0 months
5%	14.207	14.400	0.19	14 years - 2 months	14 years - 4 months
6%	11.896	12.000	0.10	11 years - 10 months	12 years - 0 months
7%	10.245	10.286	0.04	10 years - 2 months	10 years - 3 months
8%	9.006	9.000	0.01	9 years - 0 months	9 years - 0 months
9%	8.043	8.000	0.04	8 years - 0 months	8 years - 0 months
10%	7.273	7.200	0.07	7 years - 3 months	7 years - 2 months
11%	6.642	6.545	0.10	6 years - 7 months	6 years - 6 months
12%	6.116	6.000	0.12	6 years - 1 months	6 years - 0 months
13%	5.671	5.538	0.13	5 years - 8 months	5 years - 6 months
14%	5.290	5.143	0.15	5 years - 3 months	5 years - 1 months
15%	4.959	4.800	0.16	4 years - 11 months	4 years - 9 months
16%	4.670	4.500	0.17	4 years - 8 months	4 years - 6 months
17%	4.415	4.235	0.18	4 years - 4 months	4 years - 2 months
18%	4.188	4.000	0.19	4 years - 2 months	4 years - 0 months
19%	3.985	3.789	0.20	3 years - 11 months	3 years - 9 months
20%	3.802	3.600	0.20	3 years - 9 months	3 years - 7 months
25%	3.106	2.880	0.23	3 years - 1 months	2 years - 10 months
30%	2.642	2.400	0.24	2 years - 7 months	2 years - 4 months
35%	2.310	2.057	0.25	2 years - 3 months	2 years - 0 months
40%	2.060	1.800	0.26	2 years - 0 months	1 years - 9 months
50%	1.710	1.440	0.27	1 years - 8 months	1 years - 5 months
72%	1.278	1.000	0.28	1 years - 3 months	1 years - 0 months
100%	1.000	0.720	0.28	1 years - 0 months	0 years - 8 months



CHRIS MENARD
TRAINING