The more money you save and the earlier you begin saving, the more your money will grow. The chart below shows how large your account can grow by age 65, depending on the age you begin saving and the amount saved weekly. For example, if you start saving $10 each week at age 20, you’ll have nearly a quarter million dollars by age 65!

### Cost of Delay Chart

Waiting a year to begin saving means your account will have one less year to grow before you’re 65. Here’s how much less you’ll have if you choose to wait. For example, if you wait a full year to begin saving $10 each week (starting at age 21, instead of 20) you’ll lose almost $20,000 by age 65!