

20-YEAR WEALTH PROJECTION CALCULATOR

From "The Wealthy Janitor" by Rich Abbott

WHAT IS THIS CALCULATOR?

This calculator shows you **exactly** where you'll be financially in 5, 10, 15, and 20 years based on your current monthly investments.

The power: When you see the actual numbers, you'll understand why Sam got rich and I stayed broke.

Sam invested \$650/month for 20 years. Result: \$492,000 (before Bitcoin).

I invested \$0/month for 20 years. Result: \$0.

Small monthly decisions compound into massive wealth over time.

HOW TO USE THIS CALCULATOR:

Step 1: Enter your current monthly investment amount

Step 2: Choose your expected average annual return (10% is standard for index funds)

Step 3: Calculate your projected wealth at 5, 10, 15, and 20 years

Step 4: Adjust your monthly amount to see how small increases create massive differences

YOUR NUMBERS:

Current Monthly Investment Amount: \$_____

(How much are you investing every month into index funds, 401k, IRA, etc.?)

Expected Average Annual Return: _____%

(Historical average for S&P 500: 10% | Conservative estimate: 8% | Aggressive: 12%)

Current Age: _____ years old

PROJECTION FORMULA:

Future Value = Monthly Investment × [(1 + Monthly Rate)^{Months} - 1] ÷ Monthly Rate

Where:

- Monthly Rate = Annual Return ÷ 12
- Months = Years × 12

Don't worry about the math - just use the table below.

QUICK REFERENCE TABLE (10% Annual Return)

Find your monthly investment amount and see your projected wealth:

Monthly Investment	5 Years	10 Years	15 Years	20 Years
\$100	\$7,744	\$20,655	\$41,447	\$75,937
\$250	\$19,359	\$51,638	\$103,618	\$189,842
\$500	\$38,718	\$103,276	\$207,237	\$379,684
\$650	\$50,334	\$134,258	\$269,408	\$493,589
\$1,000	\$77,437	\$206,553	\$414,473	\$759,368
\$1,500	\$116,155	\$309,829	\$621,710	\$1,139,052
\$2,000	\$154,873	\$413,106	\$828,947	\$1,518,736
\$2,500	\$193,592	\$516,382	\$1,036,183	\$1,898,420

YOUR PROJECTIONS:

Use the table above or calculate manually:

At 5 Years (Age _____):

Total Invested: \$ _____ × 60 months = \$ _____

Projected Value: \$ _____

Gain from Compound Interest: \$ _____

At 10 Years (Age _____):

Total Invested: \$ _____ × 120 months = \$ _____

Projected Value: \$ _____

Gain from Compound Interest: \$ _____

At 15 Years (Age _____):

Total Invested: \$ _____ × 180 months = \$ _____

Projected Value: \$ _____

Gain from Compound Interest: \$_____

At 20 Years (Age _____):

Total Invested: \$_____ × 240 months = \$_____

Projected Value: \$_____

Gain from Compound Interest: \$_____

THE POWER OF SMALL INCREASES:

See how small monthly increases create massive differences:

Scenario A: Invest \$500/month for 20 years at 10%

- Total Invested: \$120,000
- Projected Value: **\$379,684**
- Compound Gain: **\$259,684**

Scenario B: Invest \$650/month for 20 years at 10% (*Sam's actual numbers*)

- Total Invested: \$156,000
- Projected Value: **\$493,589**
- Compound Gain: **\$337,589**

Difference: Just **\$150 more per month** = **\$113,905 more** after 20 years

That's the power of consistency.

WHAT IF I INCREASE MY INVESTMENT OVER TIME?

Most people increase their investments as they earn more.

Example: The "Annual Raise Strategy"

- Years 1-5: Invest \$500/month
- Years 6-10: Invest \$750/month (you got raises)
- Years 11-15: Invest \$1,000/month
- Years 16-20: Invest \$1,500/month

Projected Result at 20 Years: \$650,000+

This is how real people build real wealth.

THE SAM THORNTON EXAMPLE (ACTUAL NUMBERS):

What Sam Did:

2004-2024: \$650/month into index funds

- Total Invested: \$156,000
- Actual Result: **\$492,000**
- Average Return: ~10% per year

Plus:

- Employer match: \$153/month = \$247,000 (20 years)
- Emergency fund: \$15,000
- Mobile home: \$40,000 equity

Total Net Worth (before Bitcoin): \$794,000

And he still had Bitcoin on top of that.

THE RICH ABBOTT EXAMPLE (ACTUAL NUMBERS):

What I Did:

2004-2024: \$0/month invested consistently

- Total Invested: \$0
- Actual Result: **\$0**

Instead:

- Spent money on horses, trucks, land, debt
- No investments
- No compound growth
- No emergency fund

Total Net Worth (2024): \$28,400

The difference? \$765,600.

And that's BEFORE Bitcoin.

YOUR ACTION PLAN:

Step 1: Calculate your current trajectory

If you invest \$____/month for 20 years, you'll have: \$_____

Step 2: Decide your target

I want to be worth \$_____ in 20 years.

To get there, I need to invest \$_____/month.

Step 3: Find the money

Where can you cut expenses to invest more?

- Housing: Save \$_____/month (cut to 15% of income)
- Transportation: Save \$_____/month (sell financed car)
- Food/Entertainment: Save \$_____/month (cook at home)
- Subscriptions: Save \$_____/month (cancel unused)

Total Available: \$_____/month

Step 4: Automate it

Set up automatic monthly transfers on the 1st of every month.

Step 5: Forget about it

Don't check it daily. Don't try to time the market. Just let it grow.

THE MILLIONAIRE FORMULA:

Want to be a millionaire in 20 years?

You need to invest approximately \$1,500/month at 10% return.

Can't invest \$1,500/month? Here are your options:

Option A: Invest less, wait longer

- \$650/month for 28 years = \$1,000,000

Option B: Invest less, get higher returns

- \$1,000/month at 12% for 20 years = \$1,000,000+

Option C: Start with less, increase annually

- Start at \$500/month
- Increase by \$100/year (as you get raises)
- Result at 20 years: \$900,000+

The key: Start today. Increase when you can. Never stop.

COMMON MISTAKES TO AVOID:

Mistake 1: "I'll start investing when I make more money"

Reality: You'll never "make enough." Start with \$100/month. Increase later.

Mistake 2: "I need to pay off ALL debt first"

Reality: Pay off high-interest debt (credit cards), but invest while paying off low-interest debt (mortgage, student loans at <5%).

Mistake 3: "The market might crash, I'll wait"

Reality: Crashes are buying opportunities. Keep investing. Especially during crashes.

Mistake 4: "I can beat the market by picking stocks"

Reality: 90% of active investors underperform index funds. Just buy VTSAX and forget it.

Mistake 5: "I'll start next year"

Reality: Every year you delay costs you \$50,000-100,000+ in lost compound growth.

THE NEXT STEPS:

- Calculate your 20-year projection using your current investment amount
 - Decide what you WANT your net worth to be in 20 years
 - Calculate how much you need to invest monthly to hit that goal
 - Find the money by cutting housing, transportation, or other expenses
 - Set up automatic monthly investments (Vanguard, Fidelity, employer 401k)
 - Increase your investment amount every time you get a raise
 - Download the complete Wealthy Janitor Toolkit at RichAbbott.com/wealthy-janitor-toolkit
 - Read the book: "**The Wealthy Janitor: The Billion-Dollar Mistake That Taught Me How Regular People Actually Get Rich**" by Rich Abbott
 - Subscribe to The Stewardship Newsletter at RichAbbott.com/newsletter
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THE BOTTOM LINE:

Sam invested \$650/month for 20 years.

I invested \$0/month for 20 years.

Sam is worth \$8 million.

Me: Not even close!

The difference wasn't luck. It was discipline.

You can do what Sam did. Starting today.

Remember:

The wealthy janitor didn't get rich because he was lucky.

He got rich because he invested consistently for 20 years.

You can do the same.

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