# "Rule of 72" Math Answer Key

Total Points Earned		
Total Points Possible	a protection of the	
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Percentage		
	Class	

Directions: Use the "Rule of 72" to answer the following questions.

- Bryce invested \$30,000 in his employee-sponsored retirement account when he was 23 years old.
  He is now 65 years old and ready to retire. If he earned an average of 4% on the account, how
  many times did it double? What is the value at age 65?
  - It doubles about 2.33 times
  - The value is around \$69,900 (multiple the 2.33 by \$30,000)
- 2. How long will it take the following investments to double? Round answers to two decimal places.

Investment	Interest Rate	Years to Double
Money Market Mutual Fund	3.1%	23
Small Company Stock	12.6%	5.71
3 year Certificate of Deposit	2.8%	25.71
5 year Certificate of Deposit	5.1%	14.12
Large Company Stock	11.3%	6.37
Government Bond	5.3%	13.58
Treasury Bills	3.8%	18.95
Money Market Account	2.6%	27.69
Savings Account	2.3%	31.3

Jenny has a \$3,000 balance on her credit card with an 18% interest rate. If she makes no
payments on her card and no late fees were charged how long will it take her debt to double? (1
point)

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Kenneth J. Kaser

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