



# Decisions, Decisions

1. Online savings estimator: <https://www.tsp.gov/PlanningTools/Calculators/howSavingsGrow.html>.
2. Your monthly base pay (before taxes): \_\_\_\_\_
3. Initial and monthly contributions at 1% (base pay x .01): \_\_\_\_\_ 2%: \_\_\_\_\_ 3%: \_\_\_\_\_ 5%: \_\_\_\_\_
4. Add DoD automatic and matching contributions: + 2%: \_\_\_\_\_ 3%: \_\_\_\_\_ 4%: \_\_\_\_\_ 5%: \_\_\_\_\_
5. Total monthly contributions: \_\_\_\_\_
6. Total amounts: \_\_\_\_\_

(Assume 7% interest compounded monthly for 20 years.)

### Example

Percent of Base Pay Contributed by Airman	Percent of Base Pay Automatically Contributed by DoD	Airman Contribution Matched by DoD	Total Percent of Base Pay Contributed	Total Monthly Amount Contributed	Amount in TSP Account After 4 Years	Total Amount Contributed by Airman Over 4 Years	Total Amount of Earnings and DoD Contributions
0.0%	1.0%	0.0%	1.0%	\$23.78	\$1,312.88	\$0	\$1,312.88
0.5%	1.0%	0.5%	2.0%	\$47.56	\$2,625.75	\$570.72	\$2,055.03
1.0%	1.0%	1.0%	3.0%	\$71.34	\$3,938.63	\$1,141.44	\$2,797.19
1.5%	1.0%	1.5%	4.0%	\$95.12	\$5,251.50	\$1,712.16	\$3,539.34
2.0%	1.0%	2.0%	5.0%	\$118.90	\$6,564.38	\$2,282.88	\$4,281.50
2.5%	1.0%	2.5%	6.0%	\$142.68	\$7,877.25	\$2,853.60	\$5,023.65
3.0%	1.0%	3.0%	7.0%	\$166.46	\$9,190.13	\$3,424.32	\$5,765.81
3.5%	1.0%	3.3%	7.8%	\$185.48	\$10,240.43	\$3,995.04	\$6,245.39
4.0%	1.0%	3.5%	8.5%	\$202.13	\$11,159.44	\$4,565.76	\$6,593.68
5.0%	1.0%	4.0%	10.0%	\$237.80	\$13,128.76	\$5,707.20	\$7,421.56

### Notes:

1. Table based on the 2020 monthly base pay of an E4, over 2 years in the Air Force.
2. Assumed annual rate of return is 7.0%. Actual results may be higher or lower.
3. Table does not include cost-of-living adjustments or pay increases associated with expected promotions, both of which would drive contributions, earnings, and total amounts higher.

