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The compound interest is the difference between the cash contributed to an investment and the actual future value of the investment. In this case, by contributing \$77,000, or a cumulative contribution of just \$200 per month, over 30 years, compound interest is \$721,500 of the future balance.

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The formula for simple interest is:  $P \times i \times n$ , where P is the principal amount, i is the interest rate and n is the number of periods. For example, if \$10,000 were invested for 9 months at 10% annual interest, the total interest would be  $\$10,000 \times .10 \times 9/12 = \$750$ .

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