A CAREER-START EXPERIMENT

Same system.
Four starting lines.

They began at $0, earned the median for their age, saved 15%, and followed the same simple index investing plan after saving an emergency fund.



Wendy
$91,287

Paul
$80,698

Doug
$98,648

Sam
$89,301

Who had the strongest first 10-year journey?

Historical replay in shared 2023-24 purchasing power. Not a forecast.

W

Hi, I'm Wendy.

I earned the median for a full-time worker age 25-34 and saved 15% of my gross income.

6 MONTHS CASH → THEN 60/40 GLOBAL EQUITIES

After 10 years of available history

$91,287

ending portfolio in shared 2023-24 purchasing power

Taxes, fees, employer matches, promotions, and unemployment are omitted.



Hi, I'm Paul.

I earned the median for a full-time worker age 25-34 and saved 15% of my gross income.

6 MONTHS CASH → THEN 60/40 GLOBAL EQUITIES

After 10 years of available history

$80,698

ending portfolio in shared 2023-24 purchasing power

Taxes, fees, employer matches, promotions, and unemployment are omitted.



Hi, I'm Doug.

I earned the median for a full-time worker age 25-34 and saved 15% of my gross income.

6 MONTHS CASH → THEN 60/40 GLOBAL EQUITIES

After 10 years of available history

$98,648

ending portfolio in shared 2023-24 purchasing power

Taxes, fees, employer matches, promotions, and unemployment are omitted.

S

Hi, I'm Sam.

I earned the median for a full-time worker age 25-34 and saved 15% of my gross income.

6 MONTHS CASH → THEN 60/40 GLOBAL EQUITIES

After 10 years of available history

$89,301

ending portfolio in shared 2023-24 purchasing power

Taxes, fees, employer matches, promotions, and unemployment are omitted.

THE HIDDEN VARIABLE

They started in different years.

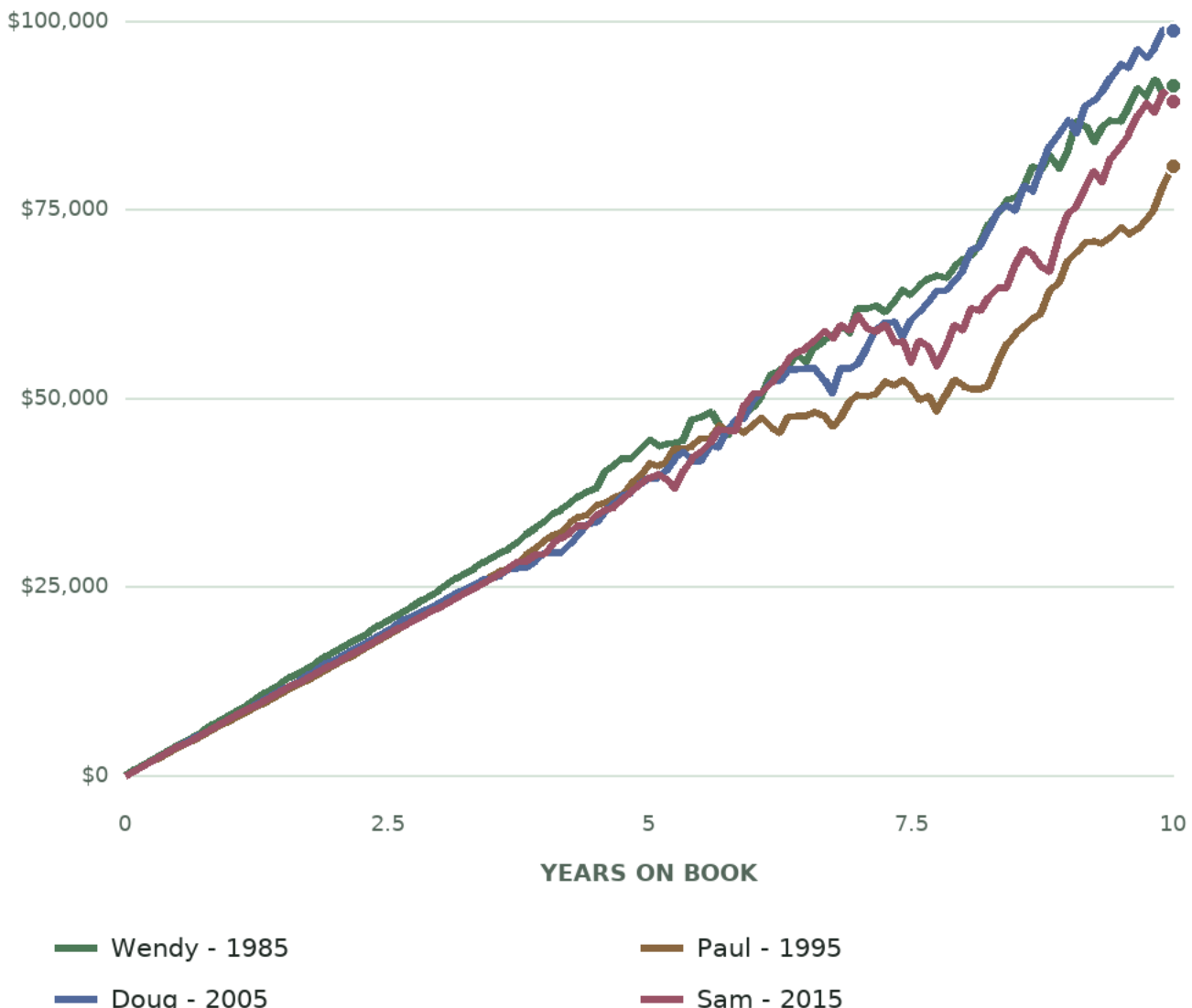
W	Walkman Wendy	1985	$91,287 ending portfolio, 10 years on book
P	PC Paul	1995	$80,698 ending portfolio, 10 years on book
D	Dot-Com Doug	2005	$98,648 ending portfolio, 10 years on book
S	Smartphone Sam	2015	$89,301 ending portfolio, 10 years on book

Names are storytelling devices; each line is a modeled career-start cohort.

APPLES-TO-APPLES COMPARISON

Aligned by years on book

Every monthly balance is converted to the same purchasing-power basis before the paths are aligned.



Lines stop at the final available observation when a requested history is partial.

THE TAKEAWAY

You can't control when you start.

You can control the system.

Set aside part of every paycheck. Build a six-month cash buffer first, then direct that same share to equities. Keep going through every market.

$80,698-$98,648

ending portfolios in shared 2023-24 purchasing power

1.72-2.10 years

of current expenses funded at the end of each replay

TRY THE SAME SYSTEM WITH YOUR STARTING YEARS

finance.DaneDoesData.com/career-start-calculator

Historical illustration, not financial advice. Past performance does not guarantee future results.