

What Capital Homesteading Would Mean to the Average Citizen: Projected Wealth Accumulations and Dividends Under Capital Homesteading

(1)	Accumulation Beginning at Age	0
(2)	Annual Interest-Free Capital Credit Allocation	\$ 10,000.00
(3)	One-Time Service Fee on Loans + Risk Premium	3.00%
(4)	Promissory Note (Total New Money Created per Citizen)	\$ 10,309.28
(5)	"Pre-Tax" Rate of Return on "Full-Payout" Shares	15.00%
(6)	Term of Acquisition Loan in Years	7

(7) AGE	(8) HOMESTEAD ACCUMULATION	(9) ANNUAL EARNINGS	(10) TOTAL DEBT SERVICE	(11) TEST	(12) PRINCIPAL DEBT BALANCE	(13) ANNUAL PRINCIPAL PAYMENTS	(14) AMORTIZED DISCOUNT	(15) RESIDUAL (DIVIDENDS) TO HOMESTEADER
0	\$ 10,000.00	\$ 1,500.00	\$ 1,472.75		\$ 8,571.43	\$ 1,428.57	\$ 44.18	\$ 27.25
1	20,000.00	3,000.00	2,945.50		15,714.29	2,857.14	88.36	54.50
2	30,000.00	4,500.00	4,418.25		21,428.58	4,285.71	132.54	81.75
3	40,000.00	6,000.00	5,891.01		25,714.29	5,714.29	176.72	108.99
4	50,000.00	7,500.00	7,363.76		28,571.43	7,142.86	220.90	136.24
5	60,000.00	9,000.00	8,836.51		30,000.00	8,571.43	265.08	163.49
6	70,000.00	10,500.00	10,309.26		30,000.00	10,000.00	309.26	190.74
12	130,000.00	19,500.00	10,309.28		30,000.00	10,000.00	309.28	9,190.72
18	190,000.00	28,500.00	10,309.28		30,000.00	10,000.00	309.28	18,190.72
21	220,000.00	33,000.00	10,309.28		30,000.00	10,000.00	309.28	22,690.72
30	310,000.00	46,500.00	10,309.28		30,000.00	10,000.00	309.28	36,190.72
40	410,000.00	61,500.00	10,309.28		30,000.00	10,000.00	309.28	51,190.72
50	510,000.00	76,500.00	10,309.28		30,000.00	10,000.00	309.28	66,190.72
55	560,000.00	84,000.00	10,309.28		30,000.00	10,000.00	309.28	73,690.72
60	610,000.00	91,500.00	10,309.28		30,000.00	10,000.00	309.28	81,190.72
65	660,000.00	99,000.00	10,309.28		30,000.00	10,000.00	309.28	88,690.72
PRE-TAX "RESIDUAL" (DIVIDENDS) RECEIVED BY HOMESTEADER DURING PERIOD OF CAPITAL ACCUMULATION								\$ 2,667,015.44

For more information on Capital Homesteading, go to www.cesj.org/learn/capital-homesteading