



**\$25/Month  
to \$349K**

---

**The Compound Math Nobody Taught You in School**

By Deven Davis  
Founder, Ivystone Capital

## THE MATH THEY DON'T TEACH

## Why Your Generation Has an Edge

Your generation is doing something no generation before you has done.

You're investing at 20. Your parents started at 31. Your grandparents didn't start at all.

According to JPMorgan, 25-year-olds are investing at six times the rate they were in 2015. About 56% of Americans aged 18-25 already hold some form of investment. The median age of a first investment for Gen Z? Twenty years old — more than a decade earlier than Baby Boomers.

You've already figured out the first part. You know investing matters. You opened the brokerage account. You bought the ETF or the stock or the crypto.

But here's what nobody told you about the second part.

*The amount you invest matters far less than when you start.*

That sounds wrong. It goes against everything that feels true. Of course more money means more returns. Right?

Let me show you something.

But first, a promise: if this report doesn't change how you think about investing within 15 minutes of reading it, email [deven@devendavis.com](mailto:deven@devendavis.com) for a full refund. Keep the report. I'd rather you have the math and use it than return it and go back to guessing.

One more thing — this report shows you the math of compound growth. But math alone won't help you pick your first real deal. How do you tell a good Reg CF investment from a bad one? How do you avoid losing your \$25 on the wrong company? I'll come back to that.

THE NUMBERS

## What \$25/Month Becomes

Here's what \$25/month becomes — less than a streaming subscription — at different return rates over different time horizons.

### If You Start at 22:

YEARS INVESTED	CONTRIBUTIONS	AT 8%	AT 10%	AT 12%
10 years (age 32)	\$3,000	\$4,589	\$5,156	\$5,797
20 years (age 42)	\$6,000	\$14,698	\$19,125	\$24,998
30 years (age 52)	\$9,000	\$37,566	\$56,440	\$85,586
40 years (age 62)	\$12,000	\$87,252	\$158,886	\$293,668
43 years (age 65)	\$12,900	\$105,694	<b>\$205,207</b>	<b>\$405,562</b>

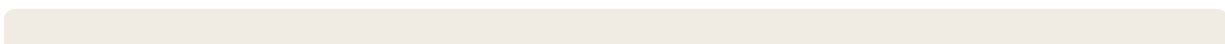
Read that last row again. \$25/month for 43 years. You put in \$12,900. At a 10% average return — roughly what a diversified stock portfolio has returned historically — you walk away with \$205,207.

At 12% — which is within range for diversified private-market investments — you're looking at \$405,562. From \$25/month.

### Now What If You Start at 30 Instead?

YEARS INVESTED	CONTRIBUTIONS	AT 8%	AT 10%	AT 12%
10 years (age 40)	\$3,000	\$4,589	\$5,156	\$5,797
20 years (age 50)	\$6,000	\$14,698	\$19,125	\$24,998
30 years (age 60)	\$9,000	\$37,566	\$56,440	\$85,586
35 years (age 65)	\$10,500	\$55,454	<b>\$90,669</b>	<b>\$149,633</b>

Same \$25/month. Same return rates. But starting 8 years later costs you between \$49,838 and \$255,929 at retirement.



### THE COST OF WAITING

Waiting 8 years to invest \$25/month costs you more money than most people earn in 5 years of full-time work. Not because you invested less. Because compound growth had less time to work.

SCALING UP

## What \$50 and \$100/Month Becomes

"\$25 is nice, Deven. But what if I can do more?"

### \$50/Month — Starting at 22:

YEARS INVESTED	CONTRIBUTIONS	AT 8%	AT 10%	AT 12%
20 years	\$12,000	\$29,396	\$38,250	\$49,997
30 years	\$18,000	\$75,131	\$112,880	\$171,172
40 years	\$24,000	\$174,504	\$317,772	\$587,336
43 years (age 65)	\$25,800	\$211,388	<b>\$410,414</b>	<b>\$811,124</b>

### \$100/Month — Starting at 22:

YEARS INVESTED	CONTRIBUTIONS	AT 8%	AT 10%	AT 12%
20 years	\$24,000	\$58,792	\$76,500	\$99,994
30 years	\$36,000	\$150,263	\$225,760	\$342,344
40 years	\$48,000	\$349,008	\$635,544	\$1,174,672
43 years (age 65)	\$51,600	\$422,776	<b>\$820,828</b>	<b>\$1,622,248</b>

**\$1.6 Million**  
 \$100/month at 12% for 43 years. Your contributions: \$51,600.

The other \$1.57 million? Your money made that while you were doing other things. Living your life. Building your career. Sleeping.

That's compound growth. And the only thing it requires is time — the one asset you have more of right now than you ever will again.

---

**BEYOND STOCKS**

## **Where to Invest (The Options Nobody Talks About)**

---

Most people your age invest in three things: stocks, ETFs, and crypto. Public markets. That's fine — index funds have averaged roughly 10% annually over long time horizons.

But there's an entire world of investments that most people don't know about. They used to be locked behind a gate called "accredited investor status" — meaning you needed a net worth over \$1 million to participate.

That gate opened in 2016.

A law called Regulation Crowdfunding (Reg CF) made it legal for anyone 18 or older to invest in private companies — startups, small businesses, real estate projects, impact ventures. The same kinds of deals that create millionaires before companies go public.

### **What's Available to You Right Now:**

#### **Startup Equity (Reg CF)**

Buy ownership in private companies before they IPO or get acquired. Platforms like Republic, Wefunder, and StartEngine offer deals starting at \$50-\$100. High risk, high potential reward. This is where the 12%+ returns live — but also where some investments go to zero.

#### **Real Estate Crowdfunding**

Invest in property without buying a building. Platforms like Fundrise (\$10 minimum), Arrived (\$100 minimum), and Groundfloor (\$10 minimum). Returns have historically ranged from 7-12%. More stable than startup equity.

#### **Fractional and Tokenized Assets**

Own pieces of real-world assets — art, real estate, collectibles, even music royalties — through digital fractionalization. Still early-stage but growing fast.

#### **Impact Investments**

All of the above, but in companies specifically solving social or environmental problems. 88% of impact investors report meeting or exceeding financial return expectations (GIIN Annual Survey).

## A Smart Starting Mix for Someone Under 30:

ALLOCATION	TYPE	WHY
50-60%	Index funds or broad ETFs	Your stable base. Low-cost. Proven.
20-30%	Alternative investments (Reg CF, real estate)	Your growth accelerator. Higher risk, higher ceiling.
10-20%	Cash or high-yield savings	Your emergency fund. Never invest what you might need.

**BONUS**

# The Starter Plays: 5 Investments You Can Make With \$25 Today

Not next month. Not after you "learn more." Today. Each of these takes under 10 minutes to set up and accepts \$25 or less to start.

- 1 **VTI or VTSAX (Total Stock Market Index)**  
The simplest play in investing. One fund that owns a piece of every publicly traded company
- 2 **Fundrise (\$10 minimum)** Schwab, or Vanguard account. Buy \$25 of VTI. Done. Historical average: ~10%/year.
- 3 **Republic or WeFunder (\$10-\$100 minimum)** you can set up automatic monthly investments. Invest in private startups — the same deals that used to require \$1M in net worth. Browse, read,
- 4 **Groundfloor (\$10 minimum)** you care about. Higher risk, higher ceiling. Short-term real estate loans. You lend money to renovators and earn interest. 6-12 month terms.
- 5 **High Yield Savings (Any amount)** an startups, faster liquidity than traditional real estate. Not exciting. But smart. Park your emergency fund in a high-yield savings account earning 4-5%

**The play: Put \$25 into Play #1 today. Set it to auto invest monthly. Then spend 30 days browsing Plays #2-#4 before making your first alternative investment. You don't have to pick perfectly. You have to start.**

## THE PROOF

## Why Starting Now Matters More Than Starting Big

Let's run one more scenario. This one is the most important in the whole report.

Person A starts at 22, invests \$50/month for 10 years, then stops completely. Never invests another dollar after age 32. Total invested: \$6,000.

Person B starts at 32, invests \$100/month — twice as much — for 33 years until age 65. Total invested: \$39,600.

At 10% average annual return:

**PERSON A — WINNER**

Started at age 22  
\$50/month for 10 years  
Total invested: \$6,000

~\$271,000

**PERSON B**

Started at age 32  
\$100/month for 33 years  
Total invested: \$39,600

~\$317,000

Person A invested one-sixth the money. Invested for less than one-third the time. And ended up with nearly the same amount.

*This is the single most powerful financial concept you will ever learn. And the window where it matters most is open right now, while you're young enough for time to be your biggest asset.*

## TAKE ACTION

## Your 15-Minute Action Plan

You've seen the math. Here's what to do with it. This takes 15 minutes.

**1 Pick Your Number (2 minutes)**

How much can you invest per month? A coffee = \$25/month. A night out = \$50/month. A

cripple your finances if the amount is too small. \$25/month started at 22 is worth more than \$200/month started at 35.

Account 1 — Your stable base: Schwab, Fidelity, or Vanguard. Set up automatic monthly

transfers to a traditional IRA (VTI or VTSAX). Account 2 — Your growth accelerator: Republic or Fundrise. Your alternative investment platform.

The day after payday. Don't give yourself the chance to spend it first. If you have to decide to

invest, you will eventually skip a month. Automation removes the decision.

30 days from today: "Browse 10 deals on Republic/Fundrise. Make my first alternative investment."

## BONUS

## The Time Machine Calculator

Plug in YOUR numbers. See what YOUR \$25 (or \$50, or \$100) becomes at YOUR age.

### Step 1: Your Starting Point

My age today: \_\_\_\_\_ Years until 65: \_\_\_\_\_

### Step 2: Your Monthly Investment

I can invest \$\_\_\_\_\_ per month. That's \$\_\_\_\_\_ per year.

### Step 3: Your Total Contributions

\$\_\_\_\_\_ /month x 12 months x \_\_\_\_\_ years = \$\_\_\_\_\_ total invested

### Step 4: Your Compound Result

Use the tables from this report to find the closest match to your years and monthly amount. Or use a free compound interest calculator (investor.gov has one).

At 8% return: \$\_\_\_\_\_ At 10% return: \$\_\_\_\_\_ At 12% return: \$\_\_\_\_\_

### Step 5: The Cost of Waiting

If I wait 5 more years, my result at 10% drops to: \$\_\_\_\_\_

The cost of waiting 5 years: \$\_\_\_\_\_ (the difference)

### YOUR NUMBER

Write your 10% result here. Put it somewhere you'll see it every day — your phone wallpaper, your bathroom mirror, your desk.

\$ \_\_\_\_\_

That's what \$ \_\_\_\_\_ /month becomes if you start today.

## ONE LAST THING

## The Window Is Open Now

\$124 trillion in wealth is transferring between generations right now. Through 2048, according to Cerulli Associates. The largest wealth transfer in human history.

Most of that money will move within families that already have it. The traditional path to the table took four generations.

But that path is changing.

The tools that used to cost \$85,000 are free. The investments that used to require \$1 million in net worth now start at \$50. The information that used to live behind closed doors is sitting on your phone.

The question isn't whether you CAN invest. You already are. The question is whether you'll use the one advantage you have that no amount of money can buy:

# Time.

\$25/month. Start today. Let the math do what the math does.

You've seen the numbers. You have the Starter Plays. You have the Calculator. The only question left is: which deal do you pick first?

Your future self will not understand why you waited.

— Deven

YOUR NEXT STEP

# You've Seen the Math. Now Make the Move.

---

Remember what I said about picking your first real deal without losing your money? This report showed you the compound math. But when you open Republic or Wefunder and see 200 deals, how do you tell a winner from a money pit?

Your First Real Deal is the step-by-step guide to making your first alternative investment THIS MONTH — no accreditation, no financial advisor, no overthinking.

What's inside:

- The 5-Question Deal Filter — evaluate any Reg CF deal in 10 minutes (\$29 value)
- Platform walkthroughs for Republic, Wefunder, and Fundrise with screenshots (\$19 value)
- The "First \$50" Allocation Plan — exactly where to put your first investment (\$19 value)
- Red Flag Checklist — the 7 warning signs that a deal is hype, not opportunity (\$29 value)

Total value: \$96. Your investment: \$7.

The No-Brainer Guarantee: Read the guide. Use the 5-Question Deal Filter on your first three deals. If it doesn't save you from at least one bad investment — or give you the confidence to make a good one — email me. Full refund. Keep the guide.

[Get Your First Real Deal — \\$7](#)

[devendavis.com/buy/first-alt-investment-pdf](https://devendavis.com/buy/first-alt-investment-pdf)

---

Know someone under 30 who invests? Send them this report.  
The math hits different when you see it for the first time.

**DD** DEVEN DAVIS

## **Disclaimer**

This document is for educational purposes only. It does not constitute investment advice, a solicitation to buy or sell securities, or an offer of any specific investment product. Past performance is not indicative of future results.

The compound growth calculations in this report are hypothetical illustrations based on consistent monthly contributions and fixed annual return rates. Actual investment returns vary year to year and are not guaranteed. The examples use 8%, 10%, and 12% annual returns for illustrative purposes only.

Alternative investments, including those offered under Regulation Crowdfunding (Reg CF), involve substantial risks including loss of principal, illiquidity, and long holding periods. Investments in startups and private companies are speculative and may result in the total loss of your investment.

Ivystone Capital and its affiliates are not registered broker-dealers or registered investment advisors. Nothing in this document creates a fiduciary relationship between the reader and Ivystone Capital.

Always consult with qualified legal, tax, and financial professionals before making investment decisions.

© 2026 Ivystone Capital. All rights reserved.

Version 1.0 — February 2026

*You do not have to have a large capital to put  
the Science of Getting Rich into operation; but it is  
essential that you have sufficient capital to enable  
you to carry on your business properly.*

Wallace D. Wattles, The Science of Getting Rich (1910)

[devendavis.com](http://devendavis.com)