Dividend reinvestment worksheet (PDF)

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Estimate what reinvesting adds to one holding or fund.

Inputs

Starting amount ($) _____

Expected price growth per year (%) _____

Dividend yield (%) _____

Years invested _____

Tax rate on dividends in this account (%) _____

Steps

- [ ] Price-only growth = start × (1 + price growth) ^ years
- [ ] Total return per year ≈ price growth + yield × (1 − tax rate)
- [ ] With reinvestment = start × (1 + total return) ^ years
- [ ] Value of reinvesting = step 3 − step 1

Check

Fund expense ratio (%) and its cost over the period _____

Is the account taxable or tax-advantaged? _____

Sources: NYU Stern: Historical returns on stocks, bonds and bills, 1928–2025; IRS Publication 550: Investment income and expenses; FRED: S&P 500 (SP500). Full explanation and links: https://uxs.nz/stocks/how-much-does-reinvesting-dividends-add-to-sp-500-returns/

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