What if it had been gold? Comparing in figures

The amounts I saved in cash: had I bought gold with them at the time, what would they be worth today?

1 Use it in 4 steps

1. One line per amount: the date, the amount, the selling price per gram on that day, and the fee per gram.
2. You type past prices from your own source (for example Qintar's price map).
3. Type today's buying price for the same karat.
4. Compare the value of the gold with the amount. Delete the "Example" rows before you start.

2 The calculation

1. Grams = amount ÷ (selling price that day + fee × (1 + VAT)).
2. Value today = grams × today's buying price.
3. Difference = value − amount. This looks back at a past period and says nothing about the future.

3 Worked example Example

VAT on the fee (example 14%): 14% · Today's buying price, same karat (example): 7,009.37

Date	Amount	Selling price per gram that day	Would have bought (g)	Worth today	Difference from the amount
Example: January	20,000.00	5,200.00	3.772	26,437.48	6,437.48
Example: April	20,000.00	5,750.00	3.417	23,953.01	3,953.01
Example: July	20,000.00	6,300.00	3.124	21,895.39	1,895.39

Result	Value
Total amounts	60,000.00
Would have bought (g)	10.313
Worth today	72,285.88
Difference	**12,285.88**

4 The table: fill it in by hand

Date	Amount	Selling price per gram that day	Fee per gram	Would have bought (g)	Worth today

Prices and calculations are for information only. They are not financial advice, an offer to buy or sell, or a religious ruling. Check tax matters with your accountant.

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