Future value of $1 monthly Sinking Fund compounded monthly

Years to Maturity	Rate in Percent								
	4.0	4.5	5.0	5.5	6.0	6.5	7.0	7.5	8.0
1	12.2225	12.2506	12.2789	12.3072	12.3356	12.3640	12.3926	12.4212	12.4499
2	24.9429	25.0640	25.1859	25.3086	25.4320	25.5561	25.6810	25.8067	25.9332
3	38.1816	38.4661	38.7533	39.0433	39.3361	39.6317	39.9301	40.2314	40.5356
4	51.9596	52.4838	53.0149	53.5529	54.0978	54.6499	55.2092	55.7759	56.3499
5	66.2990	67.1456	68.0061	68.8808	69.7700	70.6740	71.5929	72.5271	73.4769
6	81.2226	82.4808	83.7643	85.0734	86.4089	87.7712	89.1609	90.5788	92.0253
7	96.7542	98.5206	100.3287	102.1794	104.0739	106.0134	107.9990	110.0319	112.1133
8	112.9185	115.2972	117.7405	120.2503	122.8285	125.4773	128.1988	130.9951	133.8686
9	129.7415	132.8446	136.0432	139.3405	142.7399	146.2448	149.8589	153.5859	157.4295
10	147.2498	151.1981	155.2823	159.5076	163.8793	168.4032	173.0848	177.9303	182.9460
11	165.4715	170.3947	175.5057	180.8122	186.3226	192.0455	197.9897	204.1648	210.5804
12	184.4355	190.4732	196.7637	203.3186	210.1502	217.2711	224.6950	232.4358	240.5084
13	204.1721	211.4742	219.1094	227.0946	235.4473	244.1862	253.3308	262.9016	272.9204
14	224.7129	233.4399	242.5983	252.2117	262.3048	272.9039	284.0367	295.7326	308.0226
15	246.0905	256.4147	267.2889	278.7456	290.8187	303.5448	316.9623	331.1123	346.0382
16	268.3391	280.4449	293.2428	306.7762	321.0913	336.2378	352.2681	369.2386	387.2091
17	291.4941	305.5791	320.5245	336.3879	353.2311	371.1203	390.1262	410.3248	431.7972
18	315.5924	331.8680	349.2020	367.6700	387.3532	408.3389	430.7210	454.6006	480.0861
19	340.6726	359.3646	379.3467	400.7167	423.5799	448.0501	474.2505	502.3136	532.3830
20	366.7746	388.1244	411.0337	435.6274	462.0409	490.4209	520.9267	553.7307	589.0204
21	393.9401	418.2053	444.3418	472.5074	502.8741	535.6294	570.9771	609.1395	650.3587
22	422.2122	449.6682	479.3540	511.4677	546.2259	583.8655	624.6456	668.8498	716.7881
23	451.6363	482.5765	516.1575	552.6256	592.2514	635.3321	682.1939	733.1956	788.7311
24	482.2591	516.9967	554.8440	596.1052	641.1158	690.2455	743.9023	802.5367	866.6453
25	514.1295	552.9980	595.5097	642.0374	692.9940	748.8365	810.0717	877.2609	951.0264
26	547.2984	590.6533	638.2560	690.5606	748.0719	811.3515	881.0244	957.7861	1042.4110
27	581.8187	630.0384	683.1892	741.8208	806.5469	878.0533	957.1063	1044.5628	1141.3806
28	617.7453	671.2329	730.4213	795.9725	868.6285	949.2222	1038.6882	1138.0761	1248.5645
29	655.1357	714.3198	780.0699	853.1787	934.5392	1025.1574	1126.1677	1238.8491	1364.6447
30	694.0494	759.3861	832.2586	913.6119	1004.5150	1106.1781	1219.9710	1347.4454	1490.3594

Example 1:
If I pay $1 per month into my pension fund, earning 6% annually, compounded monthly, I will have accrued $1009.54 after 30 years. Thus, if I pay into the fund $450 per month, after 30 years I will have a total of 1009.54*450 = $454,293

Example 2:
I need $20,000 five years from today and can earn 5% interest on the account. Each month I need to put away $20,000/68.2894 = $292.87.