

Find Your FI Number

A STEP 1: YOUR ANNUAL SPENDING

My monthly spending: \$_____ x 12 = Annual spending: \$_____

Shortcut: monthly spending x 300 = FI number.

B STEP 2: MULTIPLY BY 25

Annual spending: \$_____ x 25 = \$_____ (your starting FI number)

C STEP 3: ADJUST FOR THE LIFE YOU WANT

A paid-off house moves the number more than a hot stock.

Adjustments (+/-): \$_____

MY FI NUMBER: \$_____

D THE SAVINGS-RATE MASTER LEVER

SAVINGS RATE	TIME TO FI (APPROX)
10% saved	about 51 years
30% saved	about 28 years
50% saved	about 17 years

My savings rate today: ____% -> my timeline (approx): ____ years

"Your number is the what. The cohort is the how."