PATH TO FI · STANDALONE WORKSHEET

Find Your FI Number

A STEP 1: RECURRING ANNUAL SPENDING

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

Recurring only: the life you live every year. One-time big costs go in Step 2.

B STEP 2: ONE-TIME BIG EXPENSES

College, weddings, a home down payment, big medical. Name them, price them, add them on top.

Big expense 1: _____ $

Big expense 2: _____ $

Big expense 3: _____ $

One-time total: $_____

C STEP 3: PICK A WITHDRAWAL RATE, DO THE MATH

4% is the standard (25x). Retiring decades early or wanting cushion: 3% (33x). Flexible spending: 5% (20x).

My withdrawal rate: ____% (annual spending / rate) = $_____

(spending / rate) $_____ + one-time total $_____

MY FI NUMBER: $

In today's dollars. Inflation is already inside the withdrawal rate: do not inflate anything yourself.

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.”