



FIREandLIFE Quick-Start Guide

Welcome to FIREandLIFE! This guide is designed to help you kick-start your journey towards Financial Independence while building a life you love. Here, you'll find practical steps, reflection prompts, and direct links to tools and resources you can use right away.

Step 1: Define Your 'Why'

Financial Independence isn't just about money—it's about freedom and designing a life you don't need a vacation from. Take five minutes and write down your top three motivations for pursuing FI. Is it more time with family, freedom to travel, or less stress at work?

■ **Action:** Write your three motivations below or in a journal or notes app

- 1.
- 2.
- 3.

Step 2: Know Your Numbers

Your FI journey starts with clarity. Use our calculators to understand your baseline and see how your choices impact your future.

- [Networth:](#)
- FI Number:
- [Retirement Age:](#)

Step 3: Start Small, Build Consistency

The biggest wins often come from small, consistent steps. Automate savings, contribute regularly to retirement accounts, and use high-yield savings to maximize cash flow. Don't forget the LIFE part—set aside funds for joy and experiences today.

■ **Action:** Set up one automatic transfer this week (even \$50) into a savings or investment account.

Step 4: Balance FIRE & LIFE

FIRE isn't about deprivation. It's about intentional choices. Ask yourself: what expenses truly bring me joy and which could I cut back on without regret?

■ Action: Pick one expense that does not bring you joy that you can reduce this month and redirect the savings toward your FI goals.

Expense:

How much can you reduce it by?

Ready to take the next step?



Join our community and explore more tools at LiveFIREandLIFE.com