



FIREaNDLIFE

FlexFI TOOLKIT

Frugal Enough, Fulfilled Always

Current:

- Income level: _____
- Savings rate: _____

Ideal:

- Income level: _____
- Savings rate: _____





CORE FI CONCEPTS

What is FI?

FI means *Financial Independence*. It's not some magic number, but it is about having choices. FI allows you to step away from traditional income-producing work and design a life you can thrive in.

The FI Formula

FI # = $25 \times \text{Expenses}$

\$ saved in an index fund

% of income saved and invested = speed at which you reach FI

The FlexFI Approach

Your FI plan can change as your needs change. Accelerate savings when able, or focus on balance when life demands.





STEP ONE: TRACK WHERE YOU ARE

ASSETS

SAVINGS	
BROKERAGE	
RETIREMENT	

LIABILITIES

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NET WORTH = ASSETS – LIABILITIES





STEP TWO: DEFINE YOUR FI NUMBER

Define your FI Number

1. Determine your planned monthly expenses in retirement
2. Multiple monthly expenses by 12 to get annual expenses
3. Multiply annual expenses by your 'FI Multiplier'. This is typically 25 if planning on a 4% withdrawal rate

This will give you your estimated FI number as a starting point. This isn't set in stone and will require more adjusting as you approach your retirement date.

FI ESTIMATE SHEET	
MONTHLY EXPENSES	
ANNUAL EXPENSES (= MONTHLY EXPENSES X 12)	
FI MULTIPLIER (USUALLY 25X)	
ESTIMATED FI #	



Treat your FI number as a living estimate, not a rigid endpoint. Adjust for healthcare, family, and taxes along the way.



STEP THREE: CHOOSE YOUR FLEXFI LANE



ACCELERATE

Save aggressively while life allows. Great during high-income years or when you have low expenses.



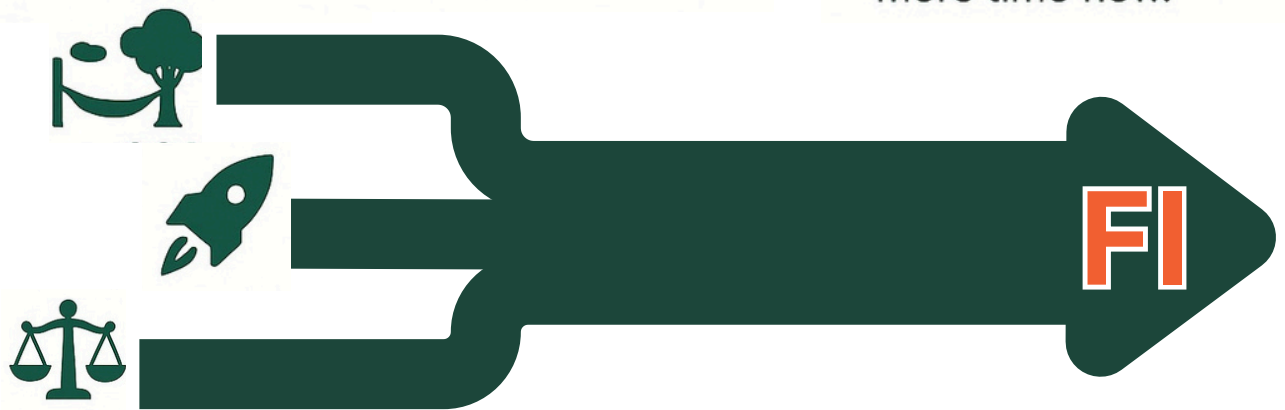
BALANCE

Contribute-steadily while still enjoying today. Keeps FI moving forward without sacrificing lifestyle.



COAST FI

Once your invested savings can grow to cover FI by itself, you can scale contributions way down and reclaim more time now.



Your lane can change. The power of FlexFI is adjusting without guilt – what matters is staying in the game.





STEP FOUR:

VALUES SPENDING MAP

Aligning values with spending is what keeps FI sustainable. Highlight any misalignments you notice.



WHAT I VALUE MOST	WHERE MY MONEY ACTUALLY GOES



STEP FIVE: BUILD YOUR GUARDRAILS

GUARDRAILS CHECK

LOW TARGET %	
HIGH TARGET %	
TRIGGER EVENTS	



Guardrails are your early warning system to help you stay on course. Instead of aiming for a single savings rate, set “low” and “high” percentage then target a “comfort zone” percentage between the two. When you dip too low or reach another trigger, it’s time to reassess. common triggers include:

Job Change
Change in healthcare costs/needs
Change in childcare costs
Recession



NEXT STEPS & RESOURCES

- ➔ Net Worth Tracker
- ➔ Take-Home Pay Calculator
- ➔ Budgeting & Coast FI Posts

Frugal Enough, Fulfilled Always is more than a motto—it's the balance that makes FI sustainable.

