

Financial Independence, Retiring Early (FIRE)



FIRE strategies

- Live in extreme frugality and then retire early “pay” now, “play later
- Aggressive savings practice
- Look for additional source of income

FIRE strategies

- Assumes income = expenses
- Preference for SEXY investments

How?

SEXY

Choosing the right investments

Secure

Encashable (Liquid)

X-factor (social/environmental)

Yield or returns

Choosing the right investments

SEXY

SEX_Y

Choosing the right investments

SEXY

How to achieve FIRE

- Live in extreme frugality for the first 10-15 years of your life
- Save 50% to 75% of income to retire in 10-15 years
- Draw max 5% of retirement fund upon retirement

Savings effort

Savings rate	Years of work	To save # of years of living expenses
10%	9 years	1 year
25%	3 years	
50%	1 year	
75%	1/3 year	

Savings effort

Savings rate	Years of work	To save # of years of living expenses
10%	9 years	10 years
25%	30 years	
50%	10 years	
75%	3-4 years	

**Simple lifestyle
is key to
retirement**

Retired at 31 with at least 50K monthly passive income each (100K inflation adjusted)

20 years of daily commitment to love



bit.ly/SirVinceFIRE



ANG PAGYAMAN, NAPAG-AARALAN AT NAPAGTUTULUNGA

