

10 STEPS TO FINANCIAL FREEDOM



1. UNDERSTAND YOUR STARTING POINT

figure out your monthly cash flow, savings rate, net worth, and credit score



2. BUILD AN EMERGENCY FUND

set aside 3-6 months of expenses into a savings account in case of emergency



3. PAY OFF HIGH INTEREST DEBT

pay off any debt that is accruing a lot of interest like credit card debt.



4. INCREASE YOUR CREDIT SCORE

understand the components of your credit score and what you need to do to increase it - having a low credit score can cost you hundreds of thousands of dollars in interest over the course of your lifetime



5. SET GOALS FOR YOUR LIFE

what do you want your life to look like? how would you spend your time if you didn't have to trade your time for money? understanding this is important to know what your ideal life will cost you.



6. CALCULATE YOUR FI NUMBER

take 25 times your estimated expenses to calculate how much money you will need in your investment accounts to live off of in retirement.



7. INVEST IN TAX-ADVANTAGED RETIREMENT ACCOUNTS

start investing in accounts like 401ks, IRAs, and HSAs and understand the tax implications/advantages of each account.



8. BUY INCOME PRODUCING ASSETS

purchase assets that will provide you income even in your early-retirement years (before traditional retirement age). these can be stocks, index funds, real estate, etc.



9. WORK UNTIL YOUR ASSETS CAN SUPPORT YOUR LIFESTYLE

once your assets provide you with enough cashflow to support your monthly expenses, you are now work optional!!



10. DON'T INFLATE YOUR LIFESTYLE

avoid increasing how much your lifestyle costs to sustain early retirement.

Best Strategies For Ultimate Financial Freedom Tips

Karen O. Dowd, Sherrie Gong Taguchi



Best Strategies For Ultimate Financial Freedom Tips:

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Operation Financial Freedom James Dicks, JW Dicks, 2005-09-13 Straightforward advice for anyone looking to take control of their personal finances and successfully invest in stocks real estate and more Tackling one s financial future has to be managed the way a platoon leader plans an assault in a get it done precision style maneuver Dicks teaches you ways to find financial peace in the no holds barred Operation Financial Freedom Practical wealth building techniques cover everything from stock and mutual fund investing to buying income producing assets while tax saving strategies help achieve greater overall performance More than just a primer for picking the right stocks this book explains how you can develop and implement a unified financial strategy creating a millionaire legacy for yourself and your children **How to Protect Your**

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