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The FI Roadmap

Earn it. Save it. Invest it. Protect it.
The four-phase path to financial independence.

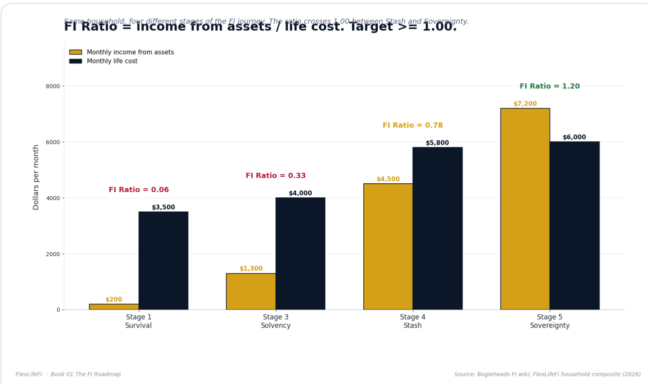
SUSANNE · CAPTAIN COMPOUND

VERIFIED 2026-04-25

THE BIG PICTURE

Income is fuel. Assets are the engine.

FI is the moment the engines you own pay more than your life costs. Three numbers tell you where you are. Four phases tell you what to do next.[1,2,3]



FI Ratio: income from assets / life cost. When it passes 1.00, work is a choice.[4]

Three numbers worth memorizing

25x

YOUR FI NUMBER

Yearly spending x 25 = the portfolio size that pays a 4% withdrawal across U.S. market history.[1,2]

4%

SAFE WITHDRAWAL RATE

Bengen's rule: pull 4% year one, adjust for inflation. A 30-year retirement holds up.[1]

>=25%

SAVINGS RATE TARGET

FlexLifeFi target. The single most important input - bigger than income, fund choice, or timing.[3]

Where you are now -- the four-phase ribbon

PHASE 1	PHASE 2	PHASE 3	PHASE 4
EARN	**SAVE**	**INVEST**	**PROTECT**
Career capital, side income, 1099 conversion, equity in your work.	Pay yourself first, automate, raise=save, geographic arbitrage.	401(k) match, Roth IRA, three-fund index portfolio, real estate.	Emergency fund, term life, disability, umbrella, LLC asset shield.

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> *"I cried when I read my first net-worth statement. Not from joy -- from relief. The numbers finally told the truth, and the truth turned out to be workable."*
>
> SUSANNE WILDY · KS · 2018

PHASE ONE · EARN

EARN · build the income engine first.

*Savings rate = keep / spend. Phase 1 grows the keep side. BLS: U.S. average household spends **$78,535** (2024) -- the median earner needs ~**$98k pre-tax** to save 25%.*[5]

1
Build career capital first.
Fastest income gainer before 35: get better at a high-leverage skill. BLS ranks healthcare, finance, and skilled trades on top.[5,8]

2
Add a side income line.
One PRN shift, one freelance contract, or one rental door. Fed SHED 2023: 36% of U.S. adults already do gig work.[9]

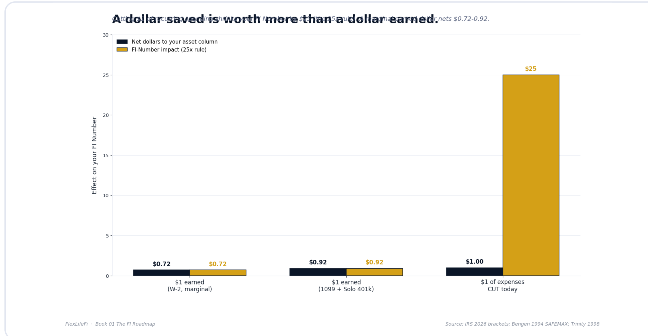
3
Convert W-2 to 1099.
A 1099 contract opens the Solo 401(k) -- up to **$72,000/yr in 2026**.[6] See Book 09.

4
Take equity in your work.
Restricted stock, profit-sharing, or your own LLC. Equity compounds; salary repeats. See Books 07 + 09.

Quick Check 1 -- Earn

1. True or false: a 1099 contractor can shelter more pre-tax dollars per year than a W-2 employee under 2026 IRS limits.
2. The BLS-average household spends ~$___ per year. To save 25%, what pre-tax income does that imply?
3. Which two FlexLifeFi books cover income structure for 1099 and W-2 earners?

Answers in the footer of page 4 →



W-2 dollar nets $0.72. 1099 dollar through Solo 401(k) nets $0.92. A dollar of cut spending shrinks the FI Number by $25.[5,6,7]

SOURCE-DIRECT

BLS · Real Numbers, 2024

Average annual expenditures: $78,535 per consumer unit.[5]

Housing share: 33.4%. **Transportation:** 17.0%.[5]

Median household income: $80,610 (Census 2023).[10]

PHASE TWO · SAVE

SAVE · widen the gap between earn and spend.

Mr. Money Mustache plugged the 4% rule into a savings-rate model. Every FI book redraws his chart.[3]
Two effects compound: a higher rate buys assets faster AND shrinks the engine you need to retire.

1 | **Pay yourself first.**
Brokerage + 401(k) clear on payday, before any other line. Vanguard 2025: target saving **12-15% of pay**.[11]

2 | **Automate every transfer.**
One standing order from checking to brokerage on the 1st each month beats any stock pick.[3,11]

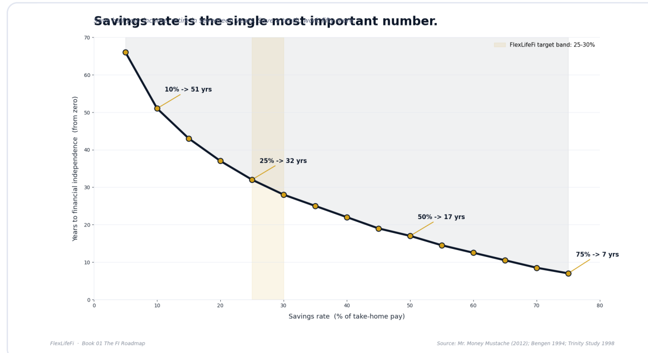
3 | **Make every raise a savings raise.**
Automate >=50% of any raise into 401(k) or brokerage before it lands in checking.[3]

4 | **Geographic arbitrage.**
KS median home **~$144k** vs U.S. median **$420,400** (Q4 2025).[12,13] Half the housing cost = double the savings rate.

Quick Check 2 -- Save

1. At a 30% savings rate from zero, how many years to FI under the standard math?
2. What is the FDIC limit per depositor, per bank, per ownership category?
3. Why does cutting $1 of recurring spending shrink your FI Number by $25?

Page 3 answers: 1) True -- Solo 401(k) up to $72k/$80k vs $24,500 W-2 deferral; 2) ~$78,535 → ~$98k pre-tax for 25%; 3) Books 08 (W-2) + 09 (1099).[5,6]



Save half, retire in 17 years. The gold band is the FlexLifeFi target: 25-30%, FI in 28-32 years from zero.[3]

SUSANNE SAYS

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anchor

"We did not out-earn anyone in our circle -- we out-saved them. Our $144k house, paid off, freed the cash that bought our boutique hotel and the LTR portfolio."[12,13]

THE TRAP

The buffer mistake.

A 6-month emergency fund in a 0.01% checking account loses ~3% per year to inflation. Use a Tier-1 HYSA or short-Treasury fund -- same liquidity, 50x the yield in 2026.[14,15]

PHASE THREE · INVEST

INVEST · turn savings into engines.

*A dollar in checking loses to inflation. A dollar in a low-cost index fund or rental compounds. Captain Compound: $500/mo at 8% for 25 yrs = **$475k**+ on $150k put in.*[11,16]

1 | **Capture every 401(k) match dollar.**
Match is a 50-100% instant return. Vanguard 2025: average match **4.6% of pay**.[11]

2 | **Open a Roth IRA.**
2026 limit: **$7,500/yr** ($8,600 catch-up). Tax-free growth; contributions accessible penalty-free.[6]

3 | **Build a three-fund index portfolio.**
U.S. total (VTI/FZROX) + international (VXUS/FZILX) + bond (BND/FXNAX). Bogleheads' standard.[17] See Book 02.

4 | **Add a real-estate engine.**
House hack first. Then one LTR. our boutique hotel is the FlexLifeFi STR anchor. See Book 03.

Captain Compound's curve. The gap between $150k put in and the 8% line is compound interest.[11]

SOURCE-DIRECT

2026 IRS contribution limits

401(k) employee deferral: $24,500 ($32,500 catch-up at 50+).

IRA / Roth IRA: $7,500 ($8,600 catch-up).

Solo 401(k): $72,000 total ($80,000 with catch-up).

HSA family: $9,200.

All from IRS Notice 25-67, 2025.[6]

THE TRAP

Stock-picking instead of indexing.

S&P SPIVA 2024 shows **88% of active U.S. fund managers underperformed** their benchmark over 15 years.[18] Indexing is the boring move that wins.

Quick Check 3 -- Invest

1. What is the 2026 Roth IRA contribution limit (under age 50)?
2. Name the three funds in a classic three-fund portfolio.
3. What % of active managers beat the index over 15 years (SPIVA 2024)?

PHASE FOUR · PROTECT

PROTECT · keep what the first three phases built.

Fed SHED 2023: ***37% of U.S. adults*** *would have to borrow to handle a $400 surprise.*[9] *Protection keeps your plan from breaking when life sends a bill. Five plays cover most homes.*

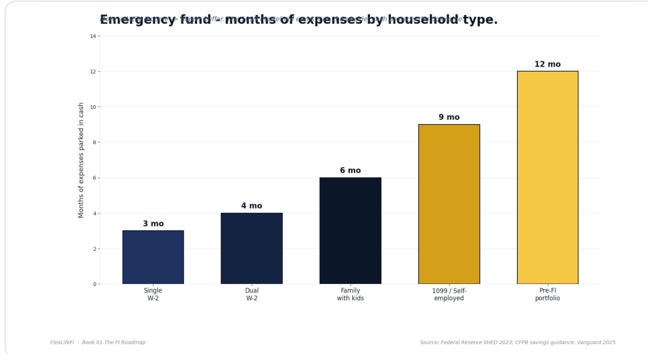
1 **6-month emergency fund (minimum).**
Park 6 months of bare-bones expenses in a Tier-1 HYSA. CFPB target: 3-6 months.[15]

2 **Term life, not whole life.**
Healthy 35-yr-old non-smoker: **$500k / 20-yr term ~$25/mo.**[20] Whole life = 8-10x the cost.

3 **Long-term disability.**
Roughly **1 in 4 workers** will see a disability before retirement (SSA).[21] Group LTD ~60% of pay; supplement if 1099.

4 **Umbrella policy at $1M-$2M.**
NAIC: averages **~$300/yr per million.**[22] Required once you own rentals.

5 **LLC asset-protection structure.**
One LLC per rental door. S-corp once 1099 net >~$50k. Wildy stack: the inn LLC, Rentals LLC, Solo 401(k) for minerals. Book 07.



Volatile income → bigger cushion. 1099 households target 9 months; pre-FI portfolios run a full year.[9,15,19]

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> *"Two months after we closed our boutique hotel, a guest slipped on the lobby tile and threatened to sue. The LLC + umbrella absorbed it -- settled at $14k, never touched our personal balance sheet."*
>
> SUSANNE WILDY · OUR BOUTIQUE HOTEL · 2022

THE TRAP

Skipping protection until it is too late.

You cannot buy term life or disability AFTER a diagnosis. A 35-year-old healthy pays half what a 50-year-old with a chart pays -- if they can buy it at all.[20,21]

Page 4 answers: 1) ~28 years; 2) $250,000 per depositor, per insured bank, per ownership category; 3) Because 4% withdrawal x 25 = full FI Number -- the 25x rule.[1,14]

TOP COMPANIES & DIRECT CONTACTS

Ten phone numbers worth saving today.

*Every URL and phone in this table verified by web search **2026-04-25**. These are the customer-service lines -- no call-center traps, no upsell, no third-party "advisors."*

Source	What to ask for	Phone	Web
Vanguard	Open a brokerage / Roth IRA; index-fund questions	**800-523-1036**[17]	vanguard.com/contact-us
Fidelity Investments	New account; Solo 401(k); cash management	**800-343-3548**[23]	fidelity.com/customer-service
Charles Schwab	Brokerage, banking, Schwab IRA	**800-435-4000**[24]	schwab.com/contact-us
Bogleheads / Wiki	Three-fund portfolio guide; community Q&A	n/a (forum only)	bogleheads.org/wiki
NEFE (financial ed non-profit)	Free curriculum; Smart About Money	n/a (web only)	nefe.org · smartaboutmoney.org[25]
AARP	Pre-retiree guidance; Social Security claiming	**888-687-2277**[26]	aarp.org/contact-us
CFP Board	Find a fee-only fiduciary CFP	**800-487-1497**[27]	letsmakeaplan.org
IRS -- Individual taxpayers	Contribution limits; transcripts; tax questions	**800-829-1040**[6,28]	irs.gov/help/let-us-help-you
BLS -- Consumer Expenditure Survey	Verify household-spending baselines	**202-691-7800**[5,29]	bls.gov/cex
SSA	Earnings record; claiming-age strategy	**800-772-1213**[21,30]	ssa.gov/agency/contact

HOW TO USE THIS PAGE

One call per phase.

EARN: BLS / SSA for income/spend baselines. **SAVE:** Vanguard / Fidelity / Schwab for HYSA + brokerage. **INVEST:** Bogleheads + NEFE curriculum; Vanguard or Fidelity for the Roth IRA. **PROTECT:** AARP for retiree planning; CFP Board for a fiduciary as complexity grows.

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SUSANNE SAYS

"Write down the agent's name, the date, and the confirmation number. Keep one tax-and-money phone log."

THE TRAP

Lookalike "free advisor" sites.

If a "free retirement plan" page asks for an SSN or routing number before showing anything, you are on the wrong site. The agencies above never charge.[27,28]

ACTION PLAN · 30 DAYS

Six dated steps. One month. Your first FI snapshot.

Tear this page out. Tape it to the fridge. Check the boxes as you go. By Day 30 you will have a number, an account, an auto-transfer, and a calendar -- more than most U.S. homes ever build.

- [ ] **DAY 3** — **Pull a 12-month statement from every account.**
  Checking, savings, every credit card. Tally average monthly spending. (Phase: EARN baseline + SAVE denominator.)[5]

- [ ] **DAY 5** — **Compute your FI Number (annual spending x 25).**
  Write it on an index card. Tape it to the fridge above this checklist. (Phase: the Big Picture made personal.)[1,2]

- [ ] **DAY 10** — **Open a Tier-1 high-yield savings account.**
  Ally, Marcus, Vanguard Cash Plus, Fidelity Cash, or Schwab. Move 1 month of expenses in. FDIC-insured to $250k. (Phase: SAVE.)[14]

- [ ] **DAY 14** — **Build your first net-worth statement.**
  Assets minus liabilities, one row per holding. Save it as NW_2026_05.xlsx. Calendar a "Net-Worth Sunday" reminder for the 1st of every month. (Phase: SAVE measurement loop.)

- [ ] **DAY 18** — **Capture every 401(k) match dollar.**
  Raise your contribution by 1 percentage point if you are not yet at 15%. The match is a 50-100% instant return on contribution. (Phase: INVEST.)[6,11]

- [ ] **DAY 25** — **Buy term life if you have dependents.**
  20-year level term, $500k-$1M face value. Healthy 35-yr-old non-smoker quotes ~$25/mo at $500k. (Phase: PROTECT.)[20]

- [ ] **DAY 30** — **Pick your next FlexLifeFi book.**
  Carrying card debt → Book 04. Want to start indexing → Book 02. Real estate the edge → Book 03. Within 15 yrs of stopping work → Book 10.

Susanne

POINTING AT YOUR FRIDGE

SUSANNE SAYS

"Net-Worth Sunday."

Same date each month. Coffee, ten minutes, done. We did it on a yellow legal pad for the first two years. The point is the ritual -- not the tool.

87%

FLEXLIFEFI HOUSEHOLD

Wildy 2026 net worth as % of FI Number ($1.564M / $1.8M target).

GLOSSARY & FAQ

Twelve terms. Six questions.

Glossary

FI Number
Annual spending x 25; the portfolio size that supports a 4% safe withdrawal rate.[1,2]

FI Ratio
Income from assets divided by life cost. Crosses 1.00 at Sovereignty.[4]

4% Rule (SAFEMAX)
Bengen's 1994 finding: withdraw 4% year one, adjust for inflation, 30 years holds across U.S. history.[1]

Three-Fund Portfolio
Bogleheads standard: U.S. total market + international + bond index funds.[17]

Savings Rate
Percent of take-home pay invested toward FI each year. The single most important FI input.[3]

Net Worth
Total assets minus total liabilities; tracked monthly.

Asset Allocation
The mix of stocks, bonds, real estate, and alternatives in a portfolio.

Coast FI
Existing investments will grow to a full retirement number without further contributions.

Lean / Fat / Barista FI
Lean = covers a modest life. Fat = covers a generous one. Barista = part-time work + portfolio income covers expenses.

Index Fund
Mutual fund or ETF tracking a market index. Low cost, broad diversification (e.g., VTI, FXAIX).[17,18]

Solo 401(k)
Tax-advantaged retirement plan for self-employed earners; up to $72,000/yr in 2026.[6]

Sovereignty
FlexLifeFi Stage 5: assets pay more than life costs. Work is a choice.

Trinity Study
1998 paper validating the 4% withdrawal rule across U.S. market history.[2]

FAQ

1. Is the 4% rule still safe in 2026?

Yes for 30-year retirements. For 40+ years, many planners trim to 3.25-3.5%. Treat 4% as a planning anchor, not a promise.[31]

2. Savings rate or income -- which matters more?

Savings rate. A two-earner home at $60k saving 30% buys assets faster than a $200k home saving 8%. Income helps; rate decides.[3]

3. Where should my emergency fund live?

A Tier-1 HYSA or money-market sweep. Ally, Marcus, Discover, Capital One 360, Vanguard Cash Plus, Fidelity, or Schwab. FDIC-insured to $250k.[14]

4. Roth or Traditional?

If your tax rate now is lower than your expected retirement rate, Roth wins. If now is higher, Traditional wins. When in doubt, split. See Book 10.[6]

5. Do I need a financial advisor?

Not to start. A three-fund index portfolio fits most homes. As life gets complex (LLCs, real estate, estate plans) a fee-only fiduciary CFP is worth it -- find one at letsmakeaplan.org.[17,27]

6. What if I am 55 and starting now?

You are not too late. 2026 catch-up limits ($8,600 IRA, $32,500 401(k) at 50+) plus delayed Social Security move the needle. Average SSA retired-worker benefit ~$1,907/mo in 2024. See Book 10.[6,30]

CROSS-REFERENCES & CITATIONS

Where every number came from. Where to go next.

Thirty-one sources, all verified 2026-04-25. Tier-1 (federal, academic) lead; Tier-2 (Vanguard, Fidelity, Bogleheads, NEFE) follow. The cross-refs below are the recommended next reads.

READ NEXT

Book 02 -- Investing 101

The three-fund portfolio walked one step at a time, plus dollar-cost averaging, rebalancing, and the OWN → DIVERSIFY → REBALANCE spine.[17]

READ FIRST IF

Book 04 -- The Debt Snowball

Carrying credit-card or consumer debt above 7% APR? Read 04 first. Snowball or avalanche -- both work; pick a method, then run this roadmap.

FOR THE LONG VIEW

Books 10 + 11

Book 10 covers ACCUMULATE → CONVERT → DRAWDOWN for the back half of the journey. Book 11 turns score points into mortgage savings of $40k-$60k+ on a 30-year loan.

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19. NAIC, "A Shopper's Guide to Long-Term Disability Income Insurance." naic.org/documents/consumer_alert_disability_income.pdf
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