

02



which Lever will you pull?

Ind	dex	Fund	Investing

We reject active management in favor of a simple path to wealth. Stop agonizing over the perfect answer and focus on what you can control which are the fees

The Pillars of Fi

Affordable Housing

Don't let the Mcmansion eat your future. Do the math on <u>Rent vs Buy</u> or use <u>House Hacking</u> to break the game

Buy Gently Used Cars

The True Cost of Car Ownership will shock you. Don't sink all of your money into something that is going down in value

Crush Your Grocery Bill

Health & Wealth go hand in hand and if you implement some intentionality into your grocery shopping you can crush your grocery bill

05	Tax Optimization Once you understand the rules you can break the game. You control your tax rate		
06		• College Hacking Let's rethink how to approach paying for college	
07		Travel Rewards Use points and miles instead of your hard earned dollars to travel the world for nearly FREE	
80		Cut the Cord and Premium Cell Cable is a joke and cell phones shouldn't cost \$150 per month	
09		Multiple Income Streams Develop a side hustle, business, or part time passion project	
10		Savings Rate and the 4% Rule It's Just a function of the Math . You have reached FI when you have saved 25x your annual expenses. If you maintain a 50% savings rate this can be done	

in 17 years or less

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