

HOW MUCH MONEY DO YOU NEED TO BE FREE?

Discover Your Financial Freedom Number Now

You should absolutely save up a nest egg for your retirement. But with all the downsides to relying on savings for your retirement, you need to take the passive income approach as well.

Your first step is to figure out how much money you need to have in passive income—money you receive **REGULARLY** and **AUTOMATICALLY** whether you're working or not.

We'll walk you through each step of the process, and leave you with a space to add in your own personal costs. When you get to the bottom, the sheet will have calculated your unique financial freedom number.

You'll need to know exactly how much is needed for you to keep a roof over your head. If you have a mortgage, put your monthly payment here _____ and your associated property taxes here _____. Homeowners also pay for their own repairs, so you'll need to approximate that here _____.

If you currently rent or plan to downsize to an apartment in the future, put your monthly rent payment here _____. Wherever you live, you'll need to afford either rental or homeowners insurance. Put that monthly payment here _____.

Find your average monthly utility payments (electricity, gas, sewer, water, and trash), and put that monthly total here _____.

Then put the cost of any subscription services, such as cable television, phone services, or internet access here _____.

If there's anything else you pay for that goes toward the upkeep of your home (HOA dues, gardening service, housekeeping, etc) put your monthly payment here _____.

After making sure there's a roof over your head, there are still lots of things you need. Your usual monthly food budget goes here _____, along with any monthly purchases for clothing, personal care items, and toiletries here _____.

If you have any loans or credit cards, those won't go away when you're retired. You'll have to be sure your passive income covers those, too. Put your monthly loan and credit payments here _____.

If you have to pay for childcare or support, put the monthly cost here _____.

While you can't plan for any surprise medical expenses, you can plan around the ones you already have. Put the monthly cost of your medications _____, health insurance payments _____, and any other health supplies or supplements you take _____, along with your life insurance payments _____ and the cost of any regular medical appointments or copays, here _____.

With all your expenses at home accounted for, you'll need to figure out your transportation costs. If you're still paying for your vehicle's purchase, put your monthly vehicle payment here _____. But there are more costs associated with that, so you'll also need your monthly gasoline cost _____, your maintenance costs like oil changes and tuneups _____, and your vehicle insurance _____. Make sure to account for any public transportation costs you have as well _____.

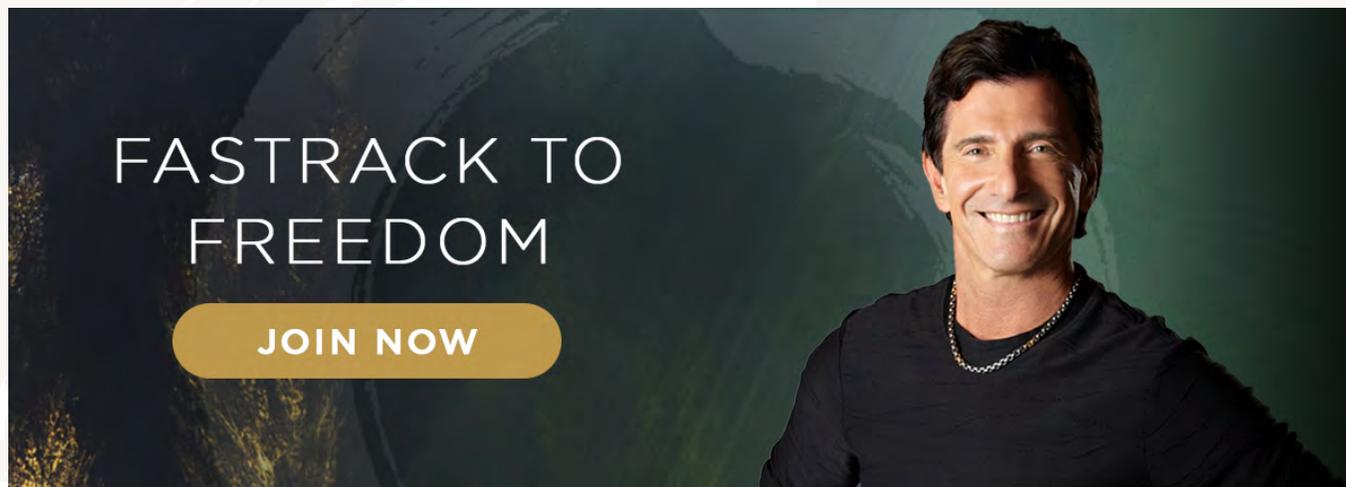
Of course, we're talking about thriving, not just survival. So don't forget to account for the fun things in life. Put your monthly entertainment budget here _____, as well as how much you spend monthly on dining out _____, hobbies _____, education _____, and charity _____. If you have any personal memberships, like a music or video streaming service, put that months payment here _____.

Anything I've forgotten? Add the cost of anything else you pay for monthly below...

YOUR FINANCIAL FREEDOM NUMBER IS: _____

...now what?

Now that you've determined your financial freedom number, your next step is to join me on my free web class called *Fastrack To Freedom*.



On this web class, I'm going to share with you my 8-point financial freedom formula. In just under 90 minutes, you'll figure out exactly what areas of your financial life need the most attention and what steps you need to take to achieve financial freedom.

It's free to attend, and you'll get an insider's view of how financially successful people achieve a freedom lifestyle.

[Click here now](#) to select the best day and time for you. And be sure to come to class prepared with your financial freedom number.

I look forward to seeing you there.

To Your Success,

T. Harv Eker