Your *Freedom Framework*

The Step-by-Step System to Build Wealth, Buy Back Your Time, and Do More of What Matters Most

Ali & Josh Lupo

THE FI COUPLE

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YOUR FREEDOM FRAMEWORK

A Note From The Authors

We built this framework because we remember exactly what it felt like to be doing everything we were supposed to do and still feel financially fragile. In 2018, Josh lost his job while we were carrying more than $100,000 of student loan debt, planning a wedding, renting an apartment we could barely afford, and using credit cards as the safety net we did not actually have. That moment forced a conversation we had avoided for years: What are we building, and why does our money not match the life we say we want?

What changed our lives was not one perfect tactic. It was a sequence. We got honest about the life we wanted, learned our real numbers, widened the gap between income and spending, used that gap to buy income-producing assets, and then protected the future we were building. That sequence became Your Freedom Framework.

This guide is not meant to be a giant book. It is meant to be used. Read it with a pen. Talk through it with your spouse, partner, or closest friend. Start with Step 1 even if you are tempted to skip ahead. The order matters because financial freedom is not just a math problem. It is a life-design problem with financial steps attached.

You do not need to be rich to begin. You do not need to know every acronym. You need a framework that helps you take the next honest step. We are glad you are here. Let us get to work.

Ali & Josh Lupo, The FI Couple

♡ ♡ ♡

Financial Independence for Everyone.

YOUR FREEDOM FRAMEWORK

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HOW TO USE THIS GUIDE

Read it with a pen and work the steps in order — each one builds on the last. *Got this book with your free DollarFi account? Link your bank account inside the app first, then work this framework top to bottom — members who connect their accounts get the most out of every step.*

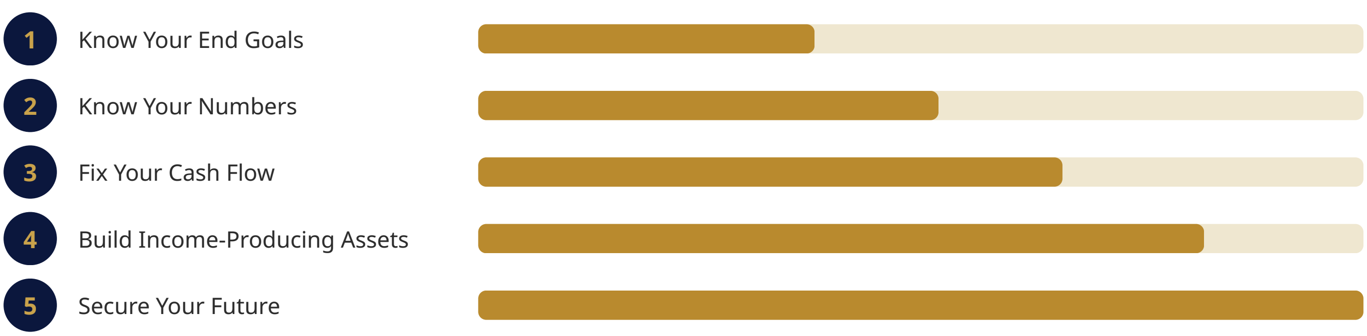
YOUR FREEDOM FRAMEWORK

The Framework At A Glance

Financial freedom is less about becoming rich and more about buying back your time and building a life you do not need to escape from.

STEP	FRAMEWORK STEP	PURPOSE	DONE LOOKS LIKE
1	**Know Your End Goals**	Define the life money is supposed to support.	A written Freedom Day.
2	**Know Your Numbers**	Replace financial fog with a clear starting point.	Net worth, FI number, passive income gap, debt list.
3	**Fix Your Cash Flow**	Create the Freedom Gap between income and lifestyle.	A simple Live / Save / Enjoy system.
4	**Build Income Producers**	Turn the gap into assets that buy back time.	Automated investing and/or real estate plan.
5	**Secure Your Future**	Protect the freedom you are building.	Tax, insurance, estate, and advisor basics handled.

! **USE THE STEPS IN ORDER.** If you skip straight to investing, real estate, or tax strategy before knowing your goals, numbers, and cash flow, you will move fast in a direction you may not actually want.



The Freedom Stack — each step builds on the last.

STEP 1

1 Know Your End Goals

THE PROMISE: Give your money a destination before you ask it to work harder.

> *We were busy for years, making decent money and still feeling behind. The problem was not our income. It was that we had never named the life we were building toward. The day we wrote our Freedom Day changed everything. We did not become richer that day. We became clearer, and clarity turned out to be worth more.*

WHY THIS STEP MATTERS

Most people start with tactics: a budget app, a side hustle, an investment account, or a spreadsheet they abandon after two weeks. Tactics matter, but only after you know what they are in service of. Your end goals are not a luxury. They are the foundation. Without them, you can optimize for a life that looks responsible on paper but feels hollow in practice. The goal is not to earn more. The goal is to build a life you do not need to escape from.

DO THIS NEXT

- Write your Freedom Day: a detailed, normal day in the future where your time, work, family, health, and money are all aligned.
- Name the tradeoffs you are willing to make, and the ones you are no longer willing to pretend are fine.
- Turn the vision into three measurable targets: annual lifestyle cost, desired passive income, and target date.
- Share your Freedom Day with the person most affected by your financial decisions.

Write Your Freedom Day

Describe a normal day in your future. What time do you wake up? Where are you? What do you do first? Who are you with?

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DONE LOOKS LIKE

- You can describe the life you are building in one or two sentences.
- You know what freedom would let you do more of, and what it would let you stop doing.
- Your financial decisions have a destination to point toward.
- You have a written target date and annual lifestyle number.

YOU'RE DONE WHEN: You have a written Freedom Day, a target date, and three measurable goals on paper.

REFLECTION QUESTIONS

What would a Tuesday look like if your money no longer controlled your time?

What part of your current life feels most out of alignment with the life you say you want?

What are you willing to simplify so you can build the life you actually want?

STEP 2

2 Know Your Numbers

THE PROMISE: Replace financial anxiety with a clear starting point.

> *When we finally calculated our net worth in 2018, it was negative. Deeply negative. But writing it down took the power away from the fog. Here is the truth: an uncomfortable number you know is always more useful than a comfortable one you are avoiding. You cannot fix what you refuse to face.*

WHY THIS STEP MATTERS

Avoiding your numbers does not make them less real. It only makes them louder in the background. Clarity may feel uncomfortable at first, but it is also the beginning of control. The goal is not to shame yourself. The goal is to locate yourself on the map. You cannot plan a route if you refuse to mark where you are standing. Your numbers are not your identity. They are your starting point.

DO THIS NEXT

- Calculate your net worth today: total assets minus total liabilities. Write it down even if the number is negative.
- Use the quick formula below to find your FI number target.
- Calculate your passive income gap: your monthly expenses minus any current income from assets.
- List every debt with the balance, interest rate, minimum payment, and the emotional weight it carries.

Find Your FI Number

Your FI number is the amount of invested assets that can support your lifestyle without you working for it. A simple way to estimate it: take what you spend in a month and multiply by 300. (That is one year of spending × 25, based on the 4% rule.)

My monthly expenses: $ ____________________ × 300 =

My FI number: $ ____________________

DONE LOOKS LIKE

- Your net worth is written down in one place.
- Your FI number is visible and real, even if it feels far away.
- You know exactly how large the gap is between where you are and where passive income covers your life.
- Your debt inventory is complete and no longer hiding.

YOU'RE DONE WHEN: Your net worth, FI number, and full debt inventory are written down in one place.

REFLECTION QUESTIONS

Which number surprised you most when you finally looked?

Which number have you been avoiding, and why?

What would change in your financial behavior if you reviewed these numbers every single month?

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STEP 3

Fix Your Cash Flow

★ **THE PROMISE:** Create the Freedom Gap between what comes in, what goes out, and what gets invested.

> *We used to wonder where our money went every month. There was always less than expected and no clear reason why. Once we built a simple Live, Save, and Enjoy structure, the wondering stopped completely. The system did the thinking so we did not have to. That is when we started winning.*

WHY THIS STEP MATTERS

Cash flow is where financial freedom becomes practical and daily. You do not build freedom from what you earn. You build it from what you keep and put to work. A high income with no gap still leaves you broke. The Freedom Gap is not about deprivation. It is about directing money on purpose so your future receives its funding before your habits spend everything available. The goal is a system that runs automatically, not willpower that runs out.

DO THIS NEXT

- Sort every expense into three buckets: Live (non-negotiables), Save (future-building), and Enjoy (life-giving choices).
- Run an honest expense audit and eliminate or reduce at least one expense that does not match your stated goals.
- Choose one way to widen your Freedom Gap: increase income, reduce waste, restructure debt, or automate savings.
- Automate your savings and investing so the system works whether you are motivated or not.

Want to run the numbers together?

Inside DollarFi we walk through your Live / Save / Enjoy split step by step and help you find your exact Freedom Gap. **Start free at dollarfi.app**

DONE LOOKS LIKE

- Your monthly cash flow has a clear, simple structure.
- Your savings and investing move automatically on payday.
- You can name your Freedom Gap to the dollar each month.
- Your spending reflects your stated priorities, not your habits.

YOU'RE DONE WHEN: Your savings and investing are fully automated and you can name your Freedom Gap to the dollar.

REFLECTION QUESTIONS

Where is money leaving your life without adding real value or joy?

What expense are you keeping because it signals success to someone else?

What is one automation you can set up this week that future you will thank you for?

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STEP 4

Build Income-Producing Assets

★ **THE PROMISE:** Use your Freedom Gap to buy back your time.

> *We skipped our honeymoon to buy a duplex. That is not the right move for everyone, but it taught us the single most important lesson of our financial lives: money spent on assets works while you sleep. Money spent on everything else just disappears. That duplex funded our next move, and that next move funded the one after that.*

WHY THIS STEP MATTERS

Saving is the beginning, not the destination. The money you keep has a job: it needs to become assets that can eventually support your life without requiring you to trade every hour for income. The vehicles can differ based on your temperament, time, and stage of life. The principle does not change. Market investments, real estate, and business income can each play a role in building a Freedom Stack that eventually replaces your salary.

DO THIS NEXT

- Choose your primary wealth-building vehicle for the next twelve months: market investing, real estate, business income, or a combination.
- Automate your market investments so that consistency beats intensity every time.
- If real estate fits your goals and temperament, commit to studying one clear strategy before trying to execute five at once.
- Use any new active income to accelerate the plan, not expand the lifestyle.

DONE LOOKS LIKE

- Your Freedom Gap flows automatically into your chosen asset class.
- You know which vehicle you are prioritizing this season and why.
- Your investing plan is simple enough to repeat without thinking.
- Income growth in your life is funding assets, not expanding your expenses.

YOU'RE DONE WHEN: Your Freedom Gap is being invested automatically into a chosen asset class every month without exception.

REFLECTION QUESTIONS

Which asset vehicle honestly best matches your temperament, available time, and current season of life?

What would make your investment plan simpler and more repeatable month over month?

How will you build a guardrail to prevent new income from becoming new spending?

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STEP 5

Secure Your Future

THE PROMISE: Protect the freedom you are building before life tests it.

> *Two years into building our real estate portfolio, we realized we had not updated our beneficiaries, had no wills drafted, and were significantly underinsured. We had built something genuinely worth protecting and had done nothing to protect it. This step feels like homework. It is actually armor.*

WHY THIS STEP MATTERS

The more financial progress you make, the more important your protection infrastructure becomes. Wealth without systems around it is fragile. One lawsuit, one tax mistake, or one missed estate document can undo years of work. This step is about the boring and essential work that keeps your plan from being undone by taxes, risk, confusion, or avoidable mistakes. Protection is not pessimism. It is respect for what you have built.

DO THIS NEXT

- Schedule a conversation with a tax professional to understand your current strategy and your largest lifetime tax exposure.
- Audit your insurance coverage across life, disability, liability, and property for your current stage of life.
- Create or update your core estate documents: will, power of attorney, healthcare directive, and beneficiary designations.
- Identify and begin building a small advisory team: tax professional, estate attorney, and a fee-only financial advisor when needed.

DONE LOOKS LIKE

- You are not surprised or unprepared at tax time.
- Your family has basic legal and financial protection in place.
- Your accounts, beneficiary designations, and estate documents are current and organized.
- You know exactly which professional to call before any major financial decision.

YOU'RE DONE WHEN: Your insurance, estate documents, and beneficiary designations are all confirmed current and correct.

REFLECTION QUESTIONS

What area of your financial life would create the most chaos for your family if something happened to you tomorrow?

Where are you currently relying on hope or assumption instead of documentation?

Which professional conversation have you been putting off that needs to happen this month?

YOUR FREEDOM FRAMEWORK

Your First 30 Days

The framework works best when it becomes motion. Do not try to perfect the whole plan before taking the first step. A done plan beats a perfect plan that never starts.

Days 1–3: Write your Freedom Day and share it with the person most affected by your financial decisions. *This unlocks Step 1 and gives your entire plan a destination.*

Days 4–10: Calculate your net worth, FI number, passive income gap, and complete debt inventory. *This is the moment the fog lifts. Most people feel relief, not shame.*

Days 11–17: Sort spending into Live, Save, and Enjoy. Cut or redirect at least one expense that does not match your goals. *This is where your money stops leaking and starts working.*

Days 18–24: Choose the first asset-building move you can repeat automatically every single month. *Boring and consistent beats exciting and irregular every time.*

Days 25–30: Review your protection gaps: taxes, insurance, estate documents, beneficiaries, and your advisor team. *You have built something worth protecting. Now protect it.*

THE ONE THING: Before you close this guide, choose the one action you will complete in the next 24 hours. Freedom is built by people who keep taking the next honest step.

YOUR FREEDOM FRAMEWORK

My Commitment

The framework only works if you work it. Make a commitment right now.

I will complete Step 1 by: ______________________________

My Freedom Day is: ____________________________________

My FI Number is: $ ___________________________

Signed: ____________________________________

“

Freedom is not a destination. It is a direction.

You've Got This

You do not need to finish this guide feeling like you understand every financial strategy. That was never the goal. The goal is that you know where you are, where you are going, and which step comes next. That clarity is powerful because it turns financial freedom from a vague dream into a sequence you can actually follow. Start with Step 1. Work the framework in order. Come back to it when life changes. Use it as a conversation starter, a decision filter, and a reminder that your money is supposed to serve your life, not consume it. And when you are ready for the next step, we would love to walk with you.

A Note from the Authors

We hope this framework gives you the clarity and confidence to take your next honest step. Everything we share comes from our own journey, including the missteps and the moments that changed everything.

If you want help running it, DollarFi is where we walk alongside you.

You've got the plan. Now run it.

Reading the framework is step zero. Living it means seeing your real numbers every month, keeping your Freedom Gap visible, and not doing it alone.

That's what DollarFi is built for. This book is the plan. DollarFi is how you run it — your money in one place, your Live / Save / Enjoy system doing the thinking, and a community of people building toward the same freedom you are.

→ **Start your free DollarFi account** and put your Freedom Framework into motion. Your first 5 days are on us.

Already a member? Open DollarFi and run your numbers through Step 2 today.

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