Your Freedom Framework

The Step-by-Step System to
Build Wealth & Buy Back Your Time



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DISCLAIMER: This guide is for educational purposes only. It provides general information, not individualized financial, investment, tax, legal, insurance, or real-estate advice. Examples and rules of thumb may not fit your circumstances. Consider consulting an appropriately qualified professional before making significant decisions.

Use this guide as a starting framework. Your goals, timeline, obligations, income stability, risk tolerance, and access to professional support should shape what comes next.

YOURFREEDOMFRAMEWORK

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.

What changed our lives was not one perfect tactic. It was a sequence: we named the life we wanted, learned our real numbers, created room between income and spending, used that room to build assets, and protected the future we were creating.

This guide is meant to be used. Read it with a pen. Talk through it with your spouse, partner, or someone you trust. Start with Step 1, then adapt the sequence to your real circumstances. Financial freedom is both a numbers problem and a life-design problem.

You do not need to be rich or know every acronym. You need a clear place to begin and permission to move at a sustainable pace.

Ali & Josh Lupo, The FI Couple

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Financial Independence for Everyone.

YOURFREEDOMFRAMEWORK

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HOW TO USE THIS GUIDE

Read it with a pen and work the steps in order, while allowing room for your circumstances. If you use Dollar FI, connecting eligible accounts is optional; it can reduce manual entry and help you see current numbers together, but the framework can also be completed manually.

YOURFREEDOMFRAMEWORK

The Framework At A Glance

Financial freedom is less about appearing rich and more about building flexibility, resilience, and a life aligned with what matters.

1	**Know Your End Goals**	**Define the life money should support.**	**A written Freedom Day.**
2	**Know Your Numbers**	**Create a clear starting point.**	**Net worth, planning estimate, debt list.**
3	**Strengthen Cash Flow**	**Build margin and resilience.**	**Cash-flow system, reserve and debt plan.**
4	**Build Assets**	**Invest long-term money appropriately.**	**A diversified, repeatable approach.**
5	**Secure Your Future**	**Protect what you are building.**	**Insurance, estate and advisor basics.**

USE THE STEPS AS A DECISION SEQUENCE. Goals and numbers create context. Cash-flow resilience comes before committing money you may need soon. Investing and protection should reflect your timeline, risks, and responsibilities.

1 Know Your End Goals

2 Know Your Numbers

3 Strengthen Your Cash Flow

4 Build Income-Producing Assets

5 Secure Your Future

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STEP 1

1 Know Your End Goals

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

For years, we were making decent money and still felt behind because we had never named the life we were building toward. Writing our Freedom Day did not make us richer overnight. It made our next decisions clearer.

WHY THIS STEP MATTERS

Money tactics are easier to evaluate when you know what they are meant to support. Your end goals are not about creating a perfect future. They help you decide which tradeoffs feel worthwhile and which opportunities actually move your life in the direction you want.

DO THIS NEXT

- Write your Freedom Day: a detailed, ordinary future day where your time, work, family, health, and money feel aligned.
- Name the tradeoffs you are willing to make and the ones that no longer fit.
- Turn the vision into three planning targets: annual lifestyle cost, desired income from work and assets, and a target timeframe.
- Share your Freedom Day with the person most affected by your financial decisions.

Write Your Freedom Day

Describe a normal day in your future. Where are you? Who are you with? What does enough look like?

_____

_____

_____

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 less of.
- You have a flexible timeframe and annual lifestyle estimate.

YOU ARE DONE WHEN: You have a written Freedom Day, a flexible timeframe, and three planning goals.

REFLECTION QUESTIONS

What would an ordinary Tuesday look like if your money supported more choice?

What part of your current life feels most out of alignment?

What could you simplify without sacrificing your wellbeing?

STEP 2

2 Know Your Numbers

THE PROMISE: Replace uncertainty with a clear, compassionate starting point.

When we calculated our net worth in 2018, it was deeply negative. Writing it down did not define us; it gave us a starting point and helped us choose what to address first.

WHY THIS STEP MATTERS

Financial numbers can carry emotion. You can look at them without turning them into a judgment about yourself. The goal is simply to locate where you are today so you can make informed choices from here.

DO THIS NEXT

- Calculate your current net worth: total assets minus total liabilities.
- Estimate a long-term portfolio target using the planning shortcut below.
- Calculate the difference between monthly expenses and current recurring income from assets.
- List each debt with its balance, interest rate, minimum payment, and any personal priority it carries.

Estimate Your FI Number

Monthly spending × 300 equals annual spending × 25, often called the 4% rule. Treat this as a rough planning estimate-not a guarantee. Retirement length, investment mix, taxes, fees, inflation, healthcare, pensions, Social Security, and spending flexibility can materially change the result.

My monthly expenses: $ _____ × 300 =

My planning estimate: $ _____

DONE LOOKS LIKE

- Your net worth is written in one place.
- You have a planning estimate and understand its limits.
- Your debt inventory is complete and ready for prioritization.

YOU ARE DONE WHEN: Your net worth, planning estimate, recurring-income gap, and debt inventory are written in one place.

REFLECTION QUESTIONS

Which number gave you useful new information?

Which number feels emotionally difficult, and what support would make it easier to address?

What monthly review rhythm would feel useful rather than punitive?

STEP 3

3 Strengthen Your Cash Flow

THE PROMISE: Create room between what comes in, what goes out, and what supports your future.

Once we organized our money into a simple Live, Save, and Enjoy structure, we could see our choices more clearly. The system reduced guesswork while leaving room for real life.

WHY THIS STEP MATTERS

Cash flow is where long-term goals meet everyday life. The purpose is not deprivation or perfect tracking. It is to cover essential needs, create an emergency reserve, address high-interest debt, enjoy life intentionally, and direct a sustainable amount toward future goals.

DO THIS NEXT

- Sort spending into Live (essentials), Save (reserves and future goals), and Enjoy (choices that add value).
- Start or strengthen an accessible emergency reserve. Even a small buffer can reduce reliance on new debt.
- Prioritize high-interest debt while maintaining required payments and essential protections.
- Choose one sustainable way to create more monthly room: increase income, reduce low-value spending, restructure eligible debt, or automate savings.

Want to run the numbers together?

Dollar FI can help you organize your Live / Save / Enjoy split and keep your next priorities visible. Explore it at dollarfi.app.

DONE LOOKS LIKE

- Your essentials and flexible spending are visible.
- You have a realistic emergency-reserve target and high-interest-debt plan.
- Your next automated amount fits your cash flow and can be adjusted when life changes.

YOU ARE DONE WHEN: You can explain your monthly cash flow, safety-net target, debt priorities, and next sustainable action.

REFLECTION QUESTIONS

Which spending choices add real value or joy?

Where would a small cash buffer reduce stress or prevent new debt?

What is one automation you can set up without making this month feel too tight?

STEP 4

4 Build Income-Producing Assets

THE PROMISE: Put long-term money to work in a way that fits your goals and risk.

We skipped our honeymoon to buy a duplex. That choice fit our goals and circumstances, but it is not a prescription. It taught us to distinguish between money needed soon and money we could responsibly commit to long-term assets.

WHY THIS STEP MATTERS

Once essential bills, near-term needs, an emergency reserve, and high-interest debt are being addressed, long-term investing can help build future flexibility. Market investments, real estate, and business ownership carry different risks, effort, costs, and liquidity. A diversified total-return portfolio may support future withdrawals even when it does not produce high current income.

DO THIS NEXT

- Decide which money is truly available for long-term investing and which must remain accessible.
- Choose an approach that fits your timeframe, risk tolerance, knowledge, and capacity.
- Favor diversification, reasonable costs, and a process you understand.
- Automate only an amount you can revisit when income, expenses, or priorities change.
- Seek qualified guidance before using leverage, concentrated investments, or unfamiliar strategies.

DONE LOOKS LIKE

- Your investment amount does not compromise essential bills or your safety net.
- You understand the main risks, costs, liquidity, and time commitment.
- Your approach is diversified and repeatable enough for your circumstances.

YOU ARE DONE WHEN: You have a sustainable long-term investing approach-not a promise to invest the same amount regardless of circumstances.

STEP 5

5 Secure Your Future

THE PROMISE: Protect the progress you are making before circumstances change.

As our responsibilities grew, we realized our beneficiaries, estate documents, and insurance needed attention. That was not failure; it was a normal signal that our protection plan needed to catch up with our life.

WHY THIS STEP MATTERS

Protection planning reduces avoidable confusion and helps the people who depend on you. The right priorities vary by household, jurisdiction, health, property, and stage of life, so professional guidance can be especially valuable here.

DO THIS NEXT

- Review beneficiary designations and the people who should know where important information is stored.
- Review life, disability, liability, health, and property coverage for your current responsibilities.
- Ask an estate attorney which documents are appropriate where you live, such as a will, power of attorney, or healthcare directive.
- Consult a qualified tax professional or fee-only fiduciary adviser when your decisions require personalized analysis.

DONE LOOKS LIKE

- Key documents and beneficiary designations have been reviewed.
- Coverage gaps and professional questions are written down.
- Important information is organized so trusted people can find it when needed.

YOU ARE DONE WHEN: You know what has been reviewed, what still needs professional input, and the next protection task to schedule.

REFLECTION QUESTIONS

What information would your family need if you were unavailable tomorrow?

Which professional conversation would reduce the most uncertainty?

YOURFREEDOMFRAMEWORK

Your First 30 Days

The framework works best when it becomes realistic motion. You do not need to complete every task in a month; use this sequence to identify the next useful action.

Days 1-3: Write your Freedom Day and share it with someone you trust.

Days 4-10: Calculate your net worth, planning estimate, recurring-income gap, and debt inventory.

Days 11-17: Organize Live / Save / Enjoy, choose an emergency-reserve target, and identify high-interest debt priorities.

Days 18-24: Decide what amount, if any, is appropriate for long-term investing after near-term needs are covered.

Days 25-30: Review beneficiaries, insurance, estate questions, and the professional guidance you may need.

THE ONE THING: Choose one action you can reasonably complete in the next 24 hours. Progress can be small, flexible, and still meaningful.

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YOURFREEDOMFRAMEWORK

My Next Commitment

This framework becomes useful when you choose one realistic next step. Your pace may change as life changes.

I will complete this next step by: _____

My Freedom Day is: _____

My current planning estimate is: $ _____

The support I may need is: _____

> *Freedom is not a destination. It is a direction.*

You've Got This

You do not need to understand every financial strategy before taking a useful next step. The goal is to know where you are, where you would like to go, and what deserves your attention now.

Return to this framework when life changes. Use it as a conversation starter and decision filter-not a scorecard. Your money is meant to support your life, and your plan should be flexible enough to support the person living it.

A Note from the Authors

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

If you want support applying it, Dollar FI is where we walk alongside you.

You've got a framework. Now make it yours.

Dollar FI brings your financial picture, Freedom Plan, educational tools, and community together so you can keep your next priorities visible.

Explore Dollar FI Money and begin a **7-day free trial** if eligible.

Payment method required. Membership renews at $20/month after the trial unless cancelled before renewal. Review current checkout terms before starting.

Already a member? Open Dollar FI and use this framework alongside your current numbers.

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