



This worksheet is designed for educational purposes only as a guide to help you understand the following essential accounts needed to assist you in becoming financially independent.

When you fill out this worksheet you'll gain a better understanding of where you are at currently financially, and what you may need in order to reach your financial goals.

You may not have or need to use all of the listed accounts. Please make sure to seek understanding and clarification from a licensed financial professional.

List of Accounts

Savings

Debt

Credit Cards

Student loans

Mortgage

Roth IRA

401K Plan

403B Plan

529 Plan

457 Plan

Business Interest

Life Insurance

Social Security

Investments

Stocks

Bonds

Mutual Funds

Real Estate

Limited Partnerships

Exchange Traded Funds

Total Assets:

Financial Independence Worksheet

Assets	4% Per Year	2% Per Year
Annual Withdrawal		
\$250,000	\$10,000	\$5,000
\$500,000	\$20,000	\$10,000
\$750,000	\$30,000	\$15,000
\$1,000,000	\$40,000	\$20,000
\$1,250,000	\$50,000	\$25,000
\$1,500,000	\$60,000	\$30,000
\$1,750,000	\$70,000	\$35,000
\$2,000,000	\$80,000	\$40,000
\$2,250,000	\$90,000	\$45,000
\$2,500,000	\$100,000	\$50,000
\$2,750,000	\$110,000	\$55,000
\$3,000,000	\$120,000	\$60,000
\$3,250,000	\$130,000	\$65,000
\$3,500,000	\$140,000	\$70,000
\$3,750,000	\$150,000	\$75,000
\$4,000,000	\$160,000	\$80,000
\$4,250,000	\$170,000	\$85,000
\$4,500,000	\$180,000	\$90,000
\$4,750,000	\$190,000	\$95,000
\$5,000,000	\$200,000	\$100,000

You become financially independent when your annual withdrawal covers, and or exceeds your annual expenses. You may continue to work a regular job during your financial independence. Many do this as a part of being recreationally employed, retiring early, maintaining healthcare coverage, and or the continued contribution to their Roth.