

FIRE Calculator

Calculate your path to Financial Independence and Early Retirement. Split your expenses, compare all FIRE strategies, and plan in standard or reverse mode.

Choose Your FIRE Strategy

Savings Rate: 50.0% Progress: 5%

Lean FIRE

TARGET (TODAY'S VALUE)

\$600K

INFLATION-ADJUSTED (18 YRS)

\$1.0M

18 years to reach

Age 46 · 2044

With \$2,000/mo contributions, 7% returns & 3% inflation

Regular FIRE

TARGET (TODAY'S VALUE)

\$1000K

INFLATION-ADJUSTED (27 YRS)

\$2.2M

27 years to reach

Age 55 · 2053

With \$2,000/mo contributions, 7% returns & 3% inflation

Monthly After FIRE

\$7,564

Fat FIRE

TARGET (TODAY'S VALUE)

\$1.5M

INFLATION-ADJUSTED (36 YRS)

\$4.3M

36 years to reach

Age 64 · 2062

With \$2,000/mo contributions, 7% returns & 3% inflation

Coast FIRE

TARGET (TODAY'S VALUE)

\$244K

INFLATION-ADJUSTED (5 YRS)

\$283K

5 years to reach

Age 33 · 2031

With \$2,000/mo contributions, 7% returns & 3% inflation

Barista FIRE

TARGET (TODAY'S VALUE)

\$500K

INFLATION-ADJUSTED (15 YRS)

\$779K

15 years to reach

Age 43 · 2041

With \$2,000/mo contributions, 7% returns & 3% inflation

Maintain your current standard of living without employment

Age

28

yrs

Life Expectancy

85

yrs

Monthly Income

6,667

Current Savings

50,000

Fixed Expenses (Rent, Bills, EMIs)

2,000

Lifestyle (Dining, Travel, Fun)

1,333

Monthly Investment (401k, Stocks, MFs)

2,000

Money you commit monthly to grow your wealth (index funds, 401k, etc.)

Monthly Income Breakdown

Income

\$6,667

Fixed

\$2,000

Lifestyle

\$1,333

Investing

\$2,000

Remaining

\$1,334

Investment Assumptions (Return: 7%, Inflation: 3%, Withdrawal: 4%)

Reset to defaults

Expected Annual Return ?

7%

Inflation Rate ?

3%

Withdrawal Rate ?

4%

YOUR FIRE TIMELINE

27 years

You'll reach financial independence by **2053** at age **55**.

Freedom Years
30 yrs

Money Lasts
100+ yrs

AFTER RETIREMENT

Safe withdrawal from your portfolio without running out

\$7,564
per month

\$90,767
per year

4% of \$2,269,187 portfolio

IF YOU RETIRED TODAY

Your current \$50,000 could provide:

\$167
per month

\$2,000
per year

5.0% towards your FIRE goal



Export to Excel

3 sheets



Export to PDF

Full page

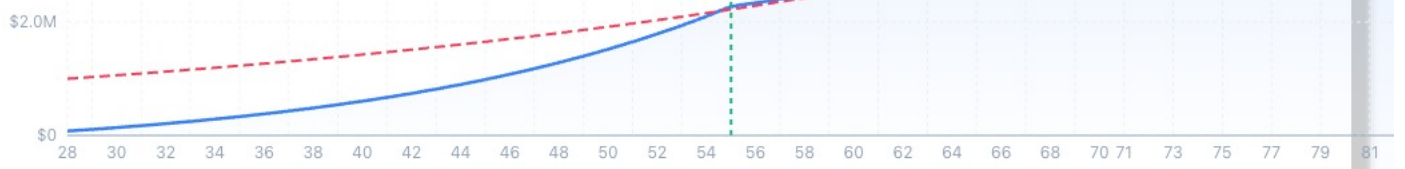
Portfolio Projection

Portfolio growth over time with FIRE target line. The green marker shows when you reach financial independence.

\$8.0M

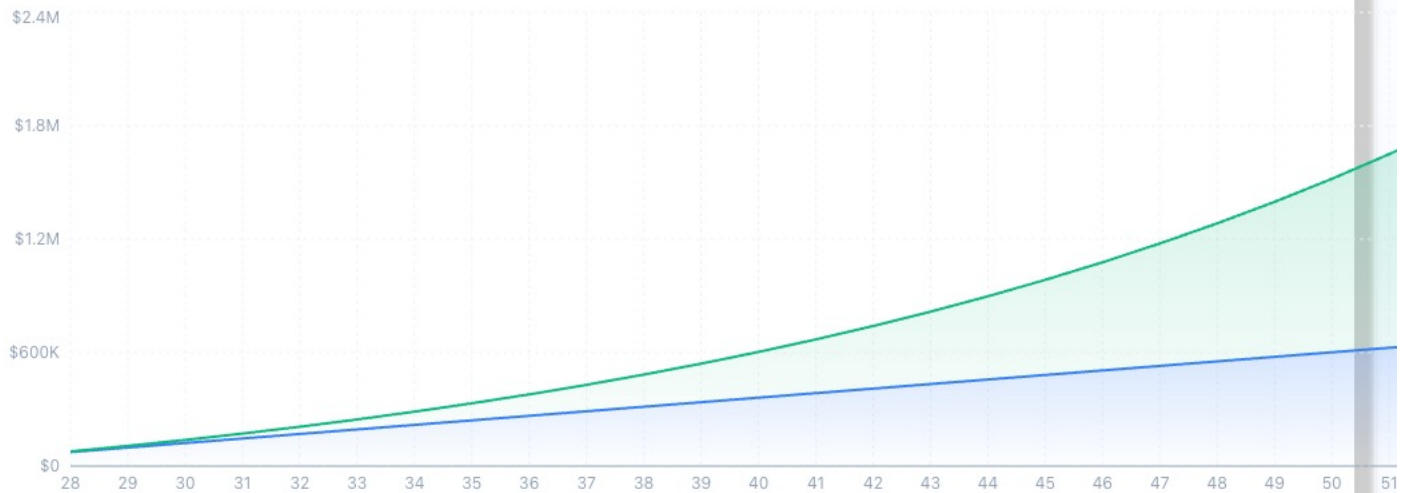
\$6.0M

\$4.0M



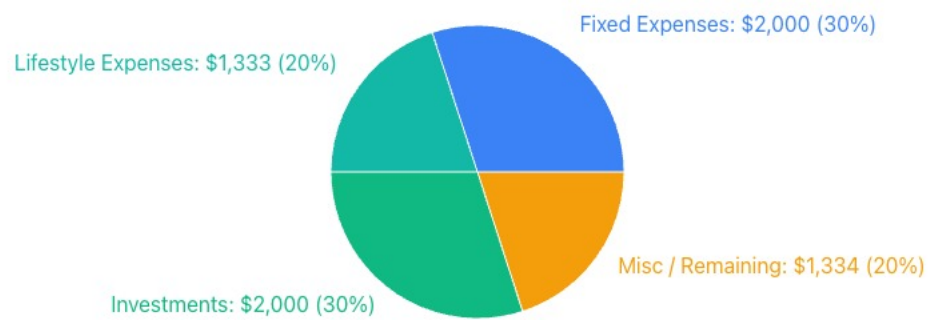
Growth Breakdown

See how much of your portfolio comes from your contributions vs. compound investment growth.



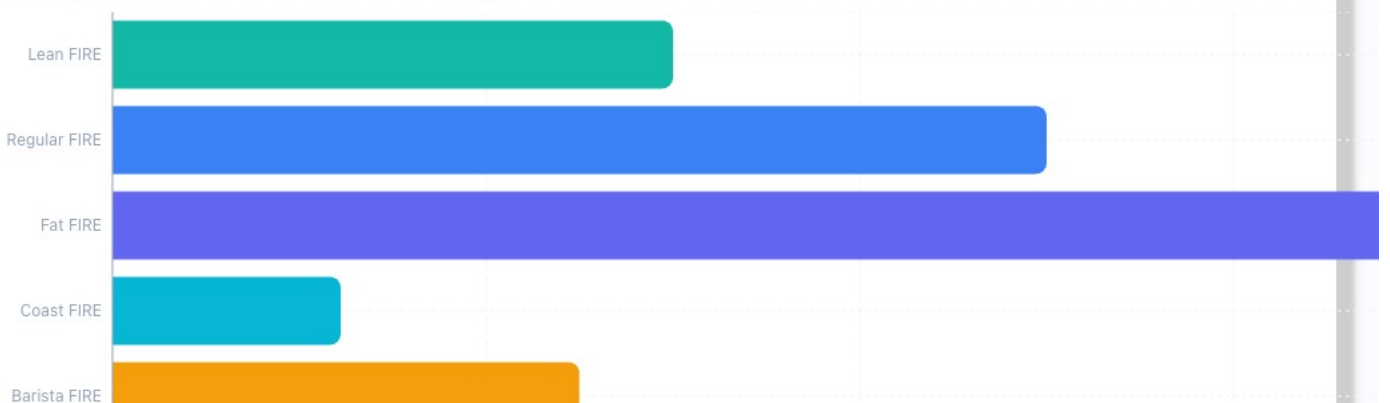
Monthly Income Distribution

How your monthly income is allocated across expenses, investments, and remaining funds.



FIRE Types Comparison

Compare target amounts and timelines across all FIRE strategies with your current financial profile.





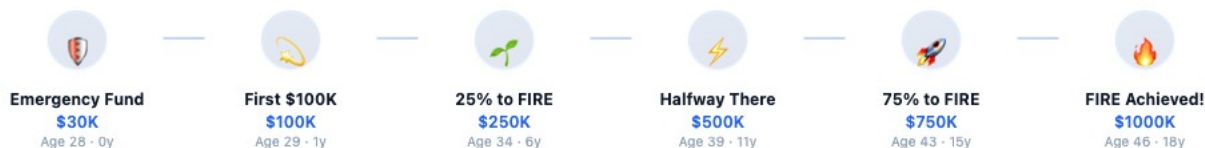
🌴 Life After FIRE

What happens after you stop working? No more contributions — your portfolio must sustain you.

This chart shows your corpus growing from investment returns while declining from inflation-adjusted withdrawals (4% rule). Your money outlasts your lifetime!



🏁 Your FIRE Milestones



💡 Power of Compounding

Of your projected **\$2,269,187** portfolio at FIRE:

\$722K

Your Contributions (32%)

\$11.6M

Investment Growth (68%)



The 4% Rule

The Trinity Study found that withdrawing 4% annually from a diversified portfolio historically sustained a 30-year retirement in 95% of scenarios.



Savings Rate Matters Most

At a 50% savings rate, you can reach FIRE in ~17 years regardless of income. Savings rate is the single biggest lever you control.



Start Early, Win Big

Thanks to compound growth, every year you start earlier can be worth more than additional savings later. Time in the market beats timing the market.

How to Use the FIRE Calculator

This comprehensive FIRE (Financial Independence Retire Early) calculator helps you determine exactly how much money you need to save to retire early and live off your investments.

1. **Choose Mode:** Standard mode calculates when you'll reach FIRE. Reverse mode tells you how much to save monthly to retire by a

target date.

2. **Pick FIRE Type:** Lean (minimalist), Regular (current lifestyle), Fat (comfortable), Coast (save now, coast later), or Barista (part-time + portfolio).
3. **Enter Expenses:** Split into Fixed (rent, utilities, groceries — non-negotiable) and Lifestyle (dining, movies, vacations — discretionary). This helps you see which expenses drive your FIRE number.
4. **Set Contributions:** How much you invest monthly towards retirement accounts (401k, IRA, brokerage). The remaining income after expenses and contributions shows as "Misc".
5. **Analyze Results:** See your FIRE number, timeline, withdrawal amounts, and explore interactive charts comparing all FIRE types.

Understanding the 5 FIRE Types

Not all early retirement strategies are the same. Here's a breakdown of each FIRE approach:



Lean FIRE — Minimalist & frugal

Retire on essential expenses only — minimalist lifestyle, low-cost living

Expense multiplier: 0.6x your total expenses



Regular FIRE — Current lifestyle

Maintain your current standard of living without employment

Expense multiplier: 1x your total expenses



Fat FIRE — Comfortable & lavish

Live abundantly — extra budget for luxury, travel, and comfort

Expense multiplier: 1.5x your total expenses



Coast FIRE — Save now, coast later

Front-load savings so compound growth reaches your FIRE number by 65

Expense multiplier: 1x your total expenses



Barista FIRE — Part-time + portfolio

Supplement investments with part-time income to cover the gap

Expense multiplier: 1x your total expenses

The 4% Rule Explained

The 4% rule is the mathematical backbone of the FIRE movement. Withdraw 4% of your portfolio in year 1 of retirement, then adjust for inflation each year.

$$\text{FIRE Number} = \text{Annual Expenses} \times 25$$

(Since $1 \div 0.04 = 25$, the 4% rule means you need 25x your annual spending)

Example: If you spend \$40,000/year, you need $\$40,000 \times 25 = \$1,000,000$. This calculator lets you adjust the withdrawal rate from 2% (ultra-conservative) to 6% (aggressive) to model different scenarios.

Frequently Asked Questions

Q: How much money do I need to retire early?

A: Multiply your annual expenses by 25 (for a 4% withdrawal rate). If you spend \$50,000/year, you need \$1.25M. The less you spend, the less you need —

and the faster you reach FIRE.

Q: What is Reverse Mode?

A: Reverse mode lets you say "I want to retire in 10 years" and calculates the required monthly investment to get there. It's the opposite of standard mode which calculates years based on your current savings rate.

Q: Why split expenses into Fixed and Lifestyle?

A: Fixed expenses (rent, utilities, groceries) are non-negotiable. Lifestyle expenses (dining, movies, vacations) are discretionary. Understanding this split helps you see: Lean FIRE uses only 60% of your total expenses, while Fat FIRE adds 50% more. It also shows where you can cut to accelerate FIRE.

Q: What is the "Misc / Remaining" in the income breakdown?

A: It's Income - Expenses - Investments. This is money left over each month that isn't allocated to expenses or retirement savings. It could go to emergency funds, short-term goals, or increased investments.

Q: Is 4% withdrawal safe for 40+ year retirements?

A: The Trinity Study tested 30-year periods. For longer retirements, consider 3.5% or build flexibility (reduce spending in down markets, earn side income). Historical data shows 4% survived even 50+ year periods.

Q: What if the market crashes right after I retire?

A: This is sequence-of-returns risk. Mitigate with: (1) Cash reserves for 1-2 years, (2) Lower withdrawal rate (3.5%), (3) Flexible spending in bear markets, (4) Part-time earning capacity, (5) Bond tent around retirement date.

Ready to Start Your FIRE Journey?

The first step is knowing your number. Use this calculator to create your personalized plan, explore different scenarios, and track your progress.

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