**Start Here: An Introduction to FI/RE**

*What is FI/RE?*

FI/RE stands for Financially Independent / Retiring Early. It is a movement of people like you and me to save enough money that we can live off of it for the rest of our lives. This is accomplished through frugality and investing a large portion of our pay.

*Who is part of this movement?*

There are some great resources (blogs, books, podcasts, and meetups) out there created by people who have achieved FI or are on their way to achieving FI. I recommend checking out [Mr. Money Moustache](https://www.mrmoneymustache.com/), the [Mad Fientist](https://www.madfientist.com/), and [Sisters for Financial Independence](https://sistersforfi.com/). I have also been meeting others who are striving for FI through [Meetup](https://www.meetup.com/), [Bogleheads](https://www.bogleheads.org/forum/index.php), and the [Mr. Money Mustache forum](https://forum.mrmoneymustache.com/).

*How do I get started?*

The first step I took was to choose a high enough percentage of my pay to put away into my 401K so that I receive 100% of my company’s matching. This is typically 1, 3 or 5%. If that’s an option for you, I recommend doing that first. That money belongs to you, and you’re letting your company keep it if you don’t do this.

My second step was to start reading all those blogs I linked to above! I also download the Mad Fientist’s podcasts (free on iTunes or the “Podcast Player” app) and listen to them as I commute to work. It’s motivating to listen to his interviews with many people who have achieved FI.

My third step was that I let myself imagine what my ideal life would like, regardless if I needed to work or not. That gave me a taste of what financial independence might be like and it was tasty! Maybe even a little bit addictive.

The fourth step I took was to cobble together a strategy for achieving that independence.

*Where do I invest to achieve FI?*

FI is typically achieved through investing in the stock market, real estate, and/or selling a business. People use a variety of approaches to do this. Personally, I invest in low expense ratio index funds through Vanguard, specifically VTSAX, the Vanguard Total Stock Market Index Fund.

*Why should I strive to achieve FI?*

Of course, everyone has their own reasons. For me, I decided to do this when I let myself start imagining what I would do if I didn’t have to work anymore. What a thrill! As an extra and surprising benefit, the process of FI also helped me become more confident, strategic, and risk-tolerant today.