



Will the FIRE Movement Really Allow Financial Independence and Early Retirement?

FIRE 运动真能让你实现财务独立，提早退休吗？

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557 Words

Increasingly popular among **millennials**, the “financial independence, retire early” movement, or **FIRE**, is a lifestyle that encourages people to save as much money as possible as quickly as possible to become financially independent and retire earlier than a traditional retirement plan would permit.

“财务独立，提早退休”，也即 FIRE 运动，在千禧一代中越来越受欢迎，这种生活方式鼓励人们尽快存下尽可能多的钱，以实现财务独立，在传统退休年龄之前退休。

According to the modern FIRE movement, the first step toward financial independence is **calculating** your FIRE number. Your FIRE number is the total value of the **assets** you will have to accumulate to cover your annual expenses through **passive income**.

根据现代 FIRE 运动的说法，实现财务独立的第一步是计算你的 FIRE 金额。它是你需要积累的资产总值，用以通过被动收入支付你的年度开支。

Most people will not have the same FIRE number. To calculate yours, one widely accepted method is to **multiply** your annual expenses by 25. This is based on the **assumption** that you will be using a 4% **withdrawal** strategy, which means that you can safely withdraw 4% of your total investment **portfolio** each year to cover your living expenses.

大多数人的 FIRE 金额各不相同。要算出你的金额，一个广为接受的方法是将你的年支出乘以 25。这种计算方法基于的假设是你采用 4% 的提款策略，即你每年可以稳妥地提取总投资组合的 4% 来支付你的生活费。

Hitting this financial **milestone** means you will have achieved financial independence and be able to retire, according to the FIRE movement. But is it really that simple?

millennials *n.* 千禧一代（指出生于 20 世纪，在跨入 21 世纪[即 2000 年]以后达到成年年龄的一代人）

◇ 背景知识

FIRE

全称为 financial independence, retire early（财务独立，提早退休），核心法则是降低物欲，过极简的生活，工作阶段迅速攒够一年生活费的 25 倍后，再通过对资产的合理配置，取得每年至少 4% 的年化利率，被动收入覆盖个人支出，让自己过上不用工作的退休生活。

calculate [*ˈkælkjuleɪt*] *v.* 计算，核算；预测，推测 | The program helps you to calculate how much tax you have to pay. 这一程序能帮你算出应缴纳的税款。

asset [*ˈæset*] *n.* 资产，财产；有价值的人（或事物）| the net asset value of the company 公司的资产净值

passive income 被动收入（指只要付出一点努力进行维护，就能定期获得的收入，如房产租金、有价证券的分红和利息收入）

multiply [*ˈmʌltɪplaɪ*] *v.* 乘；成倍增加，迅速增加 | Multiply 2 and 6 together and you get 12. 2 和 6 相乘得 12。

assumption [*əˈsʌmpʃn*] *n.* 假定，

根据 FIRE 运动，达到这个财务里程碑意味着你实现了财务独立，可以退休了。但事情真的这么简单吗？

Some people believe that pursuing early retirement following the principles of the FIRE movement is more trouble than it is worth, and for good reason. **First and foremost**, you've got to **keep in mind** that you may live a long time and you might need more money in your later years than seems obvious **at first glance**.

有些人认为，按照 FIRE 运动的原则追求提前退休，这样做带来的麻烦比好处还多，这种看法是有充分理由的。首先，你必须记住，你的寿命可能会很长，你在晚年需要的钱可能比你一下子能想到的还要多。

That's partly because you cannot know what life will throw your way. Along your planned path to early retirement, you may encounter unexpected medical **emergencies**, home or family issues, or market crashes that will force you to completely rethink your strategies. If you have already retired and are **living off a fixed** monthly income, you might not have enough money to deal with such emergencies.

这在一定程度上是因为你不知道生活会给你带来什么。在你计划好的提前退休的道路上，你可能会遇到意想不到的医疗紧急情况，住宅或家庭问题，还有市场崩溃，这些都会迫使你彻底重新考虑你的策略。如果你已经退休了，靠固定的月收入生活，你可能没有足够的钱来处理这些紧急情况。

Due to the rapidly rising costs of raising children and private health insurance, among other reasons, many of Christopher Lyman's millennial clients at Allied Financial Advisors in Pennsylvania don't regard early retirement as a realistically **attainable** goal. Unless, of course, "you have a very, very high income and can live **frugally**."

克里斯托弗·莱曼就职于宾夕法尼亚州联合财务顾问公司，他的许多千禧一代的客户认为，由于抚养孩子和私人医疗保险的成本迅速上升，以及其他一些原因，他们并不认为提前退休是一个现实可行的目标。当然，除

假设；（权力的）取得，（责任的）承担 | His actions were based on a false assumption. 他的行为基于错误的设想。

withdrawal [wɪð'drɔːəl] *n.* （从银行账户中）提款，取款；撤走，取回；退出 | You can make a withdrawal from most cash machines. 你可以从大多数现金取款机里取款。（withdraw [wɪð'drɔː] *v.* 取款；撤回；停止提供；退出）

portfolio [pɔːrt'fɒliu] *n.* 投资组合；文件夹；（求职时用以证明资历的）作品，整套照片

milestone ['maɪlstəʊn] *n.* 里程碑，重要事件

first and foremost 首要的是，首先 | Dublin is thought of first and foremost for its literary heritage. 都柏林首先让人想到的是它的文学遗产。

keep in mind 记住，放在心上 | You must always keep the reader in mind when writing a report. 写报道的时候你一定要考虑读者。

at first glance 乍一看，乍看之下 | At first glance the problem seemed easy. 乍一看问题似乎很简单。

emergency [i'mɜːrdʒənsi] *n.* 突发事件，紧急情况 | The government has declared a state of emergency following the earthquake. 地震发生后政府已宣布进入紧急状态。

live off 靠……生活 | Most

非“你有非常非常高的收入，可以节俭地生活。”

But living frugally is easier said than done. It's one thing to stick to a tight budget for a couple of months, but quite another to do for years or decades. What's more, extreme saving for **prolonged** periods of time can cause you to develop something called “frugal **fatigue syndrome**,” which happens when you start policing your spending to such a degree that it becomes mentally and physically exhausting. Some FIRE bloggers warn that extreme frugality could actually have a **reverse** effect, leading to **bouts** of extreme **splurging**.

但节俭地生活说起来容易做起来难。在几个月的时间里勒紧裤腰带过日子是一回事，但要坚持几年或几十年就完全是另一回事了。更重要的是，长时间的极端省钱会导致你患上“节俭疲劳综合症”，它指的是你开始严格控制你的支出，以至于你的精神和身体都感到很疲惫。一些 FIRE 博主警告说，极端节俭实际上可能会产生相反的效果，导致挥霍无度。

When planning your future, it is important to take a moment to ask yourself why you want to achieve a particular goal. “Sometimes the urge to retire early just means you aren't happy in your current job,” advises Larry Luxenberg, founder of Lexington Avenue Capital Management in New York. “The financial independence needed to try a new career may be your actual goal.”

在规划你的未来时，重要的是花点时间问问自己为什么要实现一个特定的目标。纽约列克星敦大道资本管理公司创始人拉里·卢森伯格建议：

“有时候，想要提前退休的冲动仅仅意味着你对目前的工作不满意。”“尝试新职业所需的经济独立可能才是你真正的目标。”

Most importantly, perhaps, financial independence allows you to pick a job based on your interests rather than the **associated paycheck**. You may **opt** to work fewer hours and take longer vacations, or you might choose to work from home instead of an office. The emphasis here is not on retirement, but on ease of mind — on well-being and happiness instead of

people in the countryside live off the land. 乡村中大多数人都靠土地生活。

fixed [fɪkst] *adj.* 固定的，不变的；执着的 | The classes begin and end at fixed times. 上下课的时间都是固定不变的。

attainable [ə'teɪnəbl̩] *adj.* 可达到的，可得到的 | After a year she had attained her ideal weight. 一年后，她达到了理想的体重。

frugally [fru'gəli] *adv.* 节俭地 (frugality [fru'gæləti] *n.* 节俭)

prolonged [prə'lɒŋd] *adj.* 持久的，长期的 | a prolonged period of dry weather 长期的干旱天气

fatigue [fə'ti:g] *n.* 疲劳，劳累；厌倦 | He's suffering from physical and mental fatigue. 他身心交瘁。

syndrome ['sɪndrɒm] *n.* 综合症；典型意见，典型表现

reverse [rɪ'vɜ:rs] *adj.* 相反的，反面的 *n.* 相反的情况（或事物）；损失，失败 *v.* 颠倒，彻底转变；撤销 | The results were read out in reverse order. 成绩是按逆序宣读的。

bout [baʊt] *n.* （疾病或不愉快情绪的）发作；一阵，一场 | I was suffering with a bout of nerves. 我感到一阵紧张。

splurge [splɜ:rdʒ] *n./v.* 乱花钱，糟蹋钱，挥霍

associated [ə'səʊsiətɪd] *adj.* 有关联的，相关的 | Salaries and

wealth itself.

也许最重要的是，经济独立可以让你根据自己的兴趣而不是工资来选择工作。你可以选择减少工作时间，延长假期，或者你可以选择在家工作而不是在办公室工作。重点不是退休，而是心灵的安逸，是幸福和快乐，而不是财富本身。

associated costs have risen substantially. 薪金与相关费用大大增加。

paycheck (=paycheque) ['peɪtʃek]
n. 工资支票；薪金，工资

opt [ɑ:pt] n. 选择，挑选 | Many workers opted to leave their jobs rather than take a pay cut. 许多工人宁愿离职也不接受减薪。

➤ 脉络梳理

Para. 1 指出 FIRE 运动在千禧一代中越来越受欢迎

Para. 2-3 说明如何计算 FIRE 金额

Para. 4-8 指出 FIRE 存在的风险：难以应对突发的紧急情况，极端节俭可能会反过来导致挥霍无度

Para. 9-10 提出建议：应该把重点放在实现财务独立，自由地选择想做的工作，而不是退休

➤ 长难句拆解

主句 | 同位语从句，解释说明 assumption
This is based on the assumption that you will be using a 4% withdrawal strategy,
非限制性定语从句，修饰 you will be ... strategy | 宾语从句，作 means 的宾语
which means that you can safely withdraw 4% of your total investment portfolio each year to
cover your living expenses.