



**PRINCIPLES OF  
AGGRESSIVE PROGRESS**

# **HOW TO RETIRE EARLY**

**BY  
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# INTRODUCTION

if we are to have any chance for meeting our long-term financial goals, invest we must, otherwise we're certain to fall short

by putting photos of exotic cars on our “vision boards” it's not enough to believe, you need the insights, the tools, the skills, the expertise, specific strategies that will empower you

Aim to achieve financial freedom,

- *Are you making more money than you need to survive?*
- *Are you aware of how much to save and invest?*
- *Are you debt free and you have a large reserve that allows you to capitalize on the opportunities that arise along the way?*
- *Do you have passive income that exceeds your monthly expenses?*

If the answer to any of these questions is **No**, read on

The best time to start saving a percentage of your income was 5, 10 or even 20 years ago but the next best time ***is right now, it's never too late***

Learning to make money is only half of the battle,  
The other half is to learn to keep it by saving and investing wisely and to generate multiple sources of income so that you never depend on one

# 4 PRACTICAL STEPS TO SPEED UP YOUR INCOME

*and improve your finances instantly.*

1. Pull apart not just a 10% or a 15% of your income, man that's for girls you must go all or nothing and ***get a minimum of 30% - 50% of your income to save and invest***: this is mandatory and put it in an Independent saving account, Do it now, I will wait..., Make the adjustments you should make in your lifestyle to live with only 90% of your current income.
2. Take another 10% and donate it, if you only have \$10, donate \$ 1.

3. Constantly develop your money mindset:  
financial freedom courses, audiobooks about money, books on capital markets, conferences, courses based on the same topic and ways of passive income.
4. Diversify your sources of income, so you protect yourself against the inevitable ups and downs of economic cycles and establish a life of financial independence, swear that I would never depend on a single source of income again

# LIST OF PASSIVE INCOME IDEAS:

- Sell your products or services online
- Write books
- Make Conferences
- Internet audio programs
- Publications abroad
- Private training programs
- Buy real estate
- Take advantage of the stock market
- Open physical stores

but to have first you ***must become the person you want to be***, so listen carefully the following,



# YOU MUST DEFINE YOUR UNIQUE VALUE:

- You have unique gifts, skills, experiences and values to offer in such a way that you add value to others.
- Identify what knowledge, experience or Skills You have at hand in which others find value and will gladly pay for it.
- What you are, your personality will always make a difference. Many people will pay more attention to your offer even if your offer is similar to another, just because of your attitude.
- Knowledge is the only asset that you can increase relatively quickly, you have knowledge that others do not have, so increasing your knowledge in a specific area is an effective way to increase your value.

- Your way of presenting your knowledge is your way of differentiating your value, which leads a book to have so much impact and success on people is the way in which the author presented the information, was simple and proposed a practical process that It made it possible for anyone to significantly improve any area of their life.

# HOW TO RETIRE EARLY SO YOU CAN WORK, TRAVEL, AND RELAX ON YOUR OWN SCHEDULE?

If you're planning to retire early, you should aim to have at least 25 to 30 times your estimated annual expenses saved or invested, though that number may be lower or higher depending on the lifestyle you envision.

and you should begin to be aware of our tendencies and natural defects, ***by creating systems that defend our success despite our worst habits***

first of all you should also aim to pay off all high-interest debt before retiring, which may include paying off your mortgage early.

If you've set a goal to retire ***by 40***, on the other hand, you're going to have to save far more aggressively

# STEP 1 DEFINE EARLY RETIREMENT

You must first define exactly what that phrase means to you. Set how your ideal day would be, but always keep in mind, it will probably evolve over time.

Depending on how much you plan to spend annually, you'll generally fall into one of three FIRE (financial independence, retire early) categories: FIRE, leanFIRE, and fatFIRE.

- **LeanFIRE:** is when someone has saved up 25 times their annual expenses and lives on a "lean" budget, spending less than the average American, My favorite.
- **Regular FIRE:** is someone whose spending is in line with the average US household, around \$60,000 a year.
- **fatFIRE:** You know what I mean

“They no longer had limiting beliefs based on the past and began to form their beliefs based on their unlimited potential.”

# STEP 2 WHERE ARE YOU NOW, TAKE INVENTORY

*“40% of Americans wouldn’t be able to cover a  
\$400 emergency.”*

First, you should calculate ***your net worth***,  
The second thing you need to calculate is  
your ***annual spending***, this based on credit-card  
statements and your checking account habits, here is  
where it comes very useful to use some mechanism  
to track or verify how much money actually goes out  
every year.” hold you accountable.

# **STEP 3 IF YOU HAVE A DEBTS, CONSIDER PAYING IT OFF**

“I accumulated many credit card debts living a life that I thought I should have. I lived in D.C. and L.A., and they are expensive cities”



# STEP 4

## ESTABLISH YOUR TARGET NUMBER

it's time to establish how much money you need to make it a reality. Start by running the numbers to find out how much money you'd need to save each month to retire early

then broke down into monthly, weekly, and even daily savings goals.

you should also take into account the variables that would affect your investments, like a possible recession.

# STEP 5 DON'T LIVE BELOW YOUR MEANS

Yes, I know it's all about enjoying life with less. but it's a bit weird saying this, and in fact it is true that It's very difficult to build substantial, long-term wealth if you spend more than you earn. it's crucial to live below your means as it's the only way to save and invest aggressively.

**but** you can only cut costs to a certain level, so It is a better strategy to focus on generating more income than looking for ways to cut your quality of life, and this is where I introduce my next advice.

# STEP 6

# LEVERAGE YOUR

# INCOME

You can make an even bigger difference by increasing your income, Reducing your daily expenses requires continuous effort, you feel it as an unfair sacrifice and it's a short term solution, while increasing your cash flow is a long term solution, So start ***diversifying your sources of income***. I already gave you a list of some examples of passive income, check it out.

Let's build a business around your passion or what you spend most of your time and where you can generate passive income that contributes a minimum amount of money to cover some monthly expenses, it will give you more flexibility and potentially the opportunity to achieve financial independence very quickly ",

# STEP 7 MAX OUT YOUR RETIREMENT ACCOUNTS

listen to me: **“early and frequent savings”**

# STEP 8 INVEST THE MONEY THAT'S LEFT OVER

*“Their investment income supports their lifestyle, but they also work when they want, on their own terms.”*

If you're maxing out your retirement accounts, move on to a brokerage account. This is money you can invest directly in the stock market and cash out when you need it.

billionaire Warren Buffett's favorite investment: low-cost index funds. Index funds are all-in-one investments that track a specific financial market

and are designed to diversify your money and minimize risk.