

Introduction

Mentality

- Quotes from Your Money Or Your Life (such as: "Money is something we choose to trade our life energy for." ch 2)
- What it means to live an extravagant life
- <http://moneyboss.com/locus-of-control/>
- Why FI? <https://livingafi.com/2014/01/09/filling-in-the-gaps>
- <http://jllcollinsnh.com/2016/03/19/f-you-money-john-goodman-v-jllcollinsnh/>
- <http://www.frugalwoods.com/2017/04/21/why-be-frugal-one-word-options/>
- <http://www.mrmoneymustache.com/2011/04/15/getting-started-3-eliminate-short-term-itis-the-bankruptcy-disease/>
- <https://financialmentor.com/podcast/simple-financial-planning/10963>
- http://earlyretirementextreme.com/wiki/index.php?title=What_is_ERE%3F
- <http://wealthyaccountant.com/2017/01/09/financial-independence-for-normal-people/>
- <http://www.mrmoneymustache.com/2012/06/07/safety-is-an-expensive-illusion/>
- <http://www.mrmoneymustache.com/2012/09/18/is-it-convenient-would-i-enjoy-it-wrong-question/>
- <http://www.mrmoneymustache.com/2012/10/03/the-practical-benefits-of-outrageous-optimism/>
- <http://www.mrmoneymustache.com/2011/10/02/what-is-stoicism-and-how-can-it-turn-your-life-to-solid-gold/>
- <http://www.mrmoneymustache.com/2013/08/29/luxury-is-just-another-weakness/>

Happiness

- <http://www.mrmoneymustache.com/2013/10/07/how-big-is-your-circle-of-control/>
- <http://www.mrmoneymustache.com/2013/10/01/the-low-information-diet/>
- <http://www.mrmoneymustache.com/2013/11/11/get-rich-with-the-position-of-strength/>
- <http://www.mrmoneymustache.com/2011/10/22/what-is-hedonic-adaptation-and-how-can-it-turn-you-into-a-sukka/>

Keeping up with the Joneses

- <https://www.theguardian.com/money/2016/jan/07/can-money-buy-happiness>

The Rat Race

Wants vs Needs

- <http://www.thesimpledollar.com/a-letter-to-those-who-want-more-than-they-have-right-now/>
- Your Money Or Your Life, Ch 6 - "Frugality is enjoying the virtue of getting good value for every minutes of your life energy and from everything you have the use of."

Marriage

- <http://www.ivigilante.com/marriage-is-your-biggest-investment/>
- <http://www.physicianonfire.com/divorcecourt/>
- <http://www.mamafishsaves.com/marry-your-money-merge-finances/>
- <http://www.frugalwoods.com/2014/08/18/behind-the-scenes-of-a-happy-frugal-marriage/>
- Getting your partner into the FI mindset

Health

- <http://www.mrmoneymustache.com/2016/12/13/staying-fit-with-no-gym-in-sight/>
- <http://crossfitweightlifting.com/>
- <https://www.movnat.com/> natural movement fitness outdoors, no gym required
- Pregnancy and childbirth on a budget
- Your Money Or Your Life, Ch 6 "Your best basic health insurance is diet, good rest and exercise."
- <http://www.mrmoneymustache.com/2011/04/18/get-rich-with-bikes/>

Earning More

- <http://www.mrmoneymustache.com/2013/07/25/50-jobs-over-50000-without-a-degree-part-1/>
- <http://www.mrmoneymustache.com/2013/08/05/50-jobs-over-50000-without-a-degree-part-2/>
- <http://jessicacoaches.com/2017/04/how-to-get-a-high-paying-job-with-no-debt-involved/>

Budgeting

Track your spending

- <http://www.caniretireyet.com/know-your-expenses/>

Math Behind Early Retirement

- <http://www.mrmoneymustache.com/2012/01/13/the-shockingly-simple-math-behind-early-retirement/>
- <http://rootofgood.com/zero-to-millionaire-ten-years/>
- <http://rootofgood.com/running-out-of-money-in-early-retirement/>
- <http://www.mrmoneymustache.com/2011/09/17/the-race-to-retirement-revisited/>
- Recommended order of savings, paying down debt, then investing, and a sort of decision tree to accompany the thinking. This is a frequent dilemma for newcomers to the FI World! <https://forum.mrmoneymustache.com/investor-alley/investment-order/>
- <https://financialmentor.com/popular/12tips-early-retirement-planning/13048>
- <http://www.mrmoneymustache.com/2012/01/30/your-money-can-work-harder-than-you-can/>

Safe Withdrawal Rate

- <http://www.mrmoneymustache.com/2012/05/14/first-retire-then-get-rich/>
- <http://www.madfientist.com/safe-withdrawal-rate/>
- <http://rootofgood.com/four-percent-rule-fixed-variable-percent-withdrawal/>
- <https://earlyretirementnow.com/2016/12/07/the-ultimate-guide-to-safe-withdrawal-rates-part-1-intro/>
- <http://jlcollinsnh.com/2012/12/07/stocks-part-xiii-withdrawal-rates-how-much-can-i-spend-anyway/>
- <https://www.kitces.com/blog/tax-efficient-retirement-withdrawal-strategies-to-fund-retirement-spending-needs/>

Sequence of Return Risk

- <https://www.kitces.com/blog/understanding-sequence-of-return-risk-safe-withdrawal-rates-bear-market-crashes-and-bad-decades/>

Savings rate

- <http://www.frugalwoods.com/2014/04/10/how-we-save-65-annually/>
- <https://www.usatoday.com/story/money/personalfinance/retirement/2017/02/25/measure-retirement-readiness-power-percentage/97847246/>
- <http://thefirestarter.co.uk/calculating-savings-rate/>

Automated payment / investing

- Betterment (or generic roboadvisors), Wealthfront, Personal Capital, Wealthsimple
- Single stocks- Robinhood
- <https://www.youtube.com/watch?v=tE1s4Eg6SCE>

How to Invest

- <http://www.mrmoneymustache.com/2011/05/18/how-to-make-money-in-the-stock-market/>
- <http://www.mrmoneymustache.com/2012/02/17/book-review-the-intelligent-asset-allocation/>
- <https://forum.mrmoneymustache.com/investor-alley/investment-order/>
- <http://jllcollinsnh.com/stock-series/>
- <http://www.marketwatch.com/story/8-lessons-from-80-years-of-market-history-2014-11-19>
- <https://portfoliocharts.com/>
- <http://rootofgood.com/early-retirement-social-security/>
- Financial Independence [Flowchart](#). I first came across this in this reddit thread: https://www.reddit.com/r/personalfinance/comments/4gdlu9/how_to_prioritize_spending_your_money_a_flowchart/

Debt

Consumer debt

- <http://moneyboss.com/how-to-get-out-of-debt/>
- <http://www.mrmoneymustache.com/2012/04/18/news-flash-your-debt-is-an-emergency/>

Mortgage

- Paying down your mortgage vs investing - settle the debate or attack from the standpoint of assigning value to the differing risks people speak about
 - <http://wealthyaccountant.com/2016/05/13/the-real-interest-rate-on-your-mortgage/>
 - <http://wealthyaccountant.com/2016/08/20/should-i-pay-my-mortgage-off-early/>
 - <http://www.budgetsaresexy.com/how-i-lost-a-fortune-getting-out-of-debt/>
- Fixed rate 15 year (or less). If you can't afford that, then rent.
 - <http://michaelbluejay.com/house/15vs30.html>.
- <https://20somethingfinance.com/pay-off-mortgage-early/>

HELOC

Student loans

- Student Loan Hero
- <http://strikedebt.org/The-Debt-Resistors-Operations-Manual.pdf>
- SoFI
- Choose FI - [College Hacking](#)

Investing

Stocks

- Stock Series (jllcollinsnh)
- Investment Series/Investment Workshop (millennial-revolution)
- <http://whitecoatinvestor.com/how-to-be-a-do-it-yourself-investor/>
- “Yale Money Whiz Shares Tips on Growing a Nest Egg.” (April 2008). NPR (Details David Swensen’s advice, which has served me well).
<http://www.npr.org/templates/story/story.php?storyId=89324244>
- Bogle/Swenson/Siegel Books: Stocks for the Long Run, The Future for Investors, The Little Book of Common Sense Investing, Unconventional Success
- “A Beginner’s Guide to Investing: How to Grow Your Money the Smart and Easy Way” by Alex Frey
- Asset allocation, (domestic vs international tilting) (small cap tilting)

Real Estate

- <http://affordanything.com/2012/01/25/income-property/>
- <http://www.frugalwoods.com/2017/02/24/how-we-turned-our-city-home-into-a-rental-property/>
- REITs
- How to ACTUALLY purchase your first rental property -- from zero knowledge at all to making the purchase (biggerpockets.com has some good resources here)
- Using cost segregation to accelerate depreciation deductions

Peer-to-Peer Lending

- <http://www.milesdividendmd.com/sacred-cows/>
- <http://www.lendacademy.com/>
- <http://www.mrmoneymustache.com/the-peerstreet-experiment/>

Online Businesses

Other

- Not sure where to fit this, but Bayalis is the Answer has a fun, easy explanation of a lot of the basic FI terms thrown around:
<http://www.bayalisistheanswer.com/fun-fire-numbers/>

Investor Psychology

- <http://jllcollinsnh.com/2013/05/22/stocks-part-xviii-investing-in-a-raging-bull/>
- Behavioral economics
- <http://jllcollinsnh.com/2012/03/09/you-too-can-be-conned/>
- Paul, J., & Moynihan, B. (2013). *What I Learned Losing a Million Dollars*.
- <http://www.mamafishsaves.com/investing-in-peak-markets/> - *Perfect explanation for newbs re: importance of consistently investing, even at market peaks (and why market peaks aren't as bad as we intuitively expect)*

Expenses

Frugality

- <http://www.frugalwoods.com/2015/05/26/how-a-year-of-extreme-frugality-changed-us/>
- <http://www.frugalwoods.com/2015/01/09/well-hot-damn-frugality-works-our-2014-savings-rate-revealed/>
- <http://www.mrmoneymustache.com/2012/03/07/frugality-the-new-fanciness/>
- <http://www.mrmoneymustache.com/2011/06/21/frugality-as-a-muscle/>
- <http://www.mrmoneymustache.com/2012/10/08/how-to-go-from-middle-class-to-kickass/>

Minimalism

- <http://www.frugalwoods.com/2015/08/05/the-joy-that-comes-when-less-is-enough/>
- <http://www.mrmoneymustache.com/2011/11/01/mr-money-mustache-vs-no-impact-man/>
- <http://www.theminimalists.com/minimalism/>
- <http://mnmmlist.com/>
- <http://www.becomingminimalist.com/becoming-minimalist-start-here/>
- Minimalist wardrobe

- <http://www.mrcrazykicks.com/take-a-picture-itll-last-longer/>

Housing

- <http://jllcollinsnh.com/2013/05/29/why-your-house-is-a-terrible-investment/>
- <http://affordanything.com/2011/02/22/house-is-lousy-investment/>
- <http://www.mrmoneymustache.com/2013/09/04/how-and-how-not-to-buy-a-house/>
- <http://www.frugalwoods.com/2016/04/06/that-time-we-bought-a-homestead/>
- <http://www.millennial-revolution.com/rent/bought-house-back-2012/>
- <http://www.financialsamurai.com/housing-expense-guideline-for-financial-independence/>
- <http://www.coachcarson.com/house-hacking-guide/>
- <https://thefinancebuff.com/borrow-30-year-and-invest-the-difference.html>
- <http://www.mrmoneymustache.com/2015/07/27/rent-vs-buy/>

Transportation

- <http://www.mrmoneymustache.com/2012/03/19/top-10-cars-for-smart-people/>
- <http://www.frugalwoods.com/2017/04/19/why-we-buy-used-cars-and-you-should-too/>
- <http://www.mrmoneymustache.com/2012/05/07/what-do-you-mean-you-dont-have-a-bike/>
- <http://www.mrmoneymustache.com/2011/04/18/get-rich-with-bikes/>
- <http://www.mrmoneymustache.com/2011/04/19/how-to-come-out-way-ahead-when-buying-a-used-car/>
- <http://rockstarfinance.com/cars-of-personal-finance-bloggers/>
- Section on low cost auto maintenance/repair tips- routine maintenance to perform, things you can easily fix yourself, things you should hire someone to fix
- <http://www.mrmoneymustache.com/2013/04/22/curing-your-clown-like-car-habit/>
- <http://www.mrmoneymustache.com/2011/10/06/the-true-cost-of-commuting/>

Food

- <http://www.mrmoneymustache.com/2012/03/29/killing-your-1000-grocery-bill/>
- <http://www.frugalwoods.com/2017/01/18/our-complete-guide-to-frugal-healthy-eating/>
- <https://www.budgetbytes.com/category/extra-bytes/>

Entertainment

- <http://www.mrmoneymustache.com/2011/05/06/mmm-challenge-cut-your-cash-leaking-umbilical-cord/>

Travel/Travel Hacking

- <http://www.madfientist.com/other-portfolio/>
- <https://www.theearthawaits.com/>
- <http://www.travelmiles101.com/>
- <https://www.facebook.com/travlhacking101/>
- <http://www.onebag.com/> (hacking your luggage to avoid baggage fees and lighten your load)
- Frequent Miler - Travel hacking blog
- [Travel is Free](#) - in-depth guides and articles on 'sweet spots' and travel hacking
- Alternative travel: couchsurfing, camping, hostels, rideshare, bike touring...
- <https://milesfeed.com/> - Dashboard of miles/points blogs
- <http://lifereengineeredblog.com/about-this-site-2/>
 - Brandon Cronan (author of Life Reengineered) runs the credit cards recommendation page for Pete on MMM. He is awesome at travel hacking and has gotten me into it as well! He pretty much never pays for flights. Got us round trip tickets to Hawaii in December. Flew to Panama business class last year. All with points! His page has a travel hacking guide that explains how to do it all. He might be talking about this at Camp Mustache too!

Geographic Arbitrage

- Retire Early Lifestyle

Insurance/Liability Coverage

- Life Insurance
 - <https://havenlife.com/term-life-insurance-101.html>
 - <http://whitecoatinvestor.com/debunking-the-myths-of-whole-life-insurance/>
- Property Insurance
 - <https://www.biggerpockets.com/forums/95-property-insurance>
- Car Insurance
- Umbrella Insurance
- Travel Insurance
 - <http://www.nomadicmatt.com/travel-blogs/travel-insurance/>
- Health Insurance (or substitutes!)
 - <https://thinksaveretire.com/2017/03/27/healthcare-health-share/>

Income

Entrepreneurship

- <http://millennialmoney.com/are-you-an-entrepreneur/>
- <https://foreverjobless.com/investing-in-yourself/>

Negotiation

- *Getting More* by Stuart Diamond

Side Hustles

- Dropshipping
- Digital Services (programming, design, video, audio, digital marketing)
- Sharing economy (Uber, Lyft, Airbnb, Turo)
- Good old fashioned waitressing/bartending
- Craigslist 'gigs' [and other "gig" sites"]
- Writing 'gigs'
- Babysitting/childcare/elder care
- Freelancing (Upwork, etc., maybe Taskrabbit)
- Etsy shops
- Craigslist arbitrage
- Blogs & ebooks
- See also: <http://www.sidehustlenation.com/>
- Gift card reselling
- Travel hacking

Windfall

- Continuing to live frugally after inheriting a significant amount of money
- Dealing with guilt around inheriting money
- Inheriting money vs earning money, assumptions people make
- Raises and bonuses

Tax Avoidance

Why

- <http://www.madfientist.com/retire-even-earlier/>
- <http://www.madfientist.com/triple-income-value/>

How

- <http://rootofgood.com/make-six-figure-income-pay-no-tax/>
- <http://www.biglawinvestor.com/backdoor-roth-ira-step-by-step-guide/>
- <http://www.gocurrycracker.com/never-pay-taxes-again/>
- <http://nomadcapitalist.com>
- <https://www.kitces.com/blog/using-systematic-partial-roth-ira-conversions-and-recharacterizations-to-fill-the-lower-tax-bracket-buckets/>

Retirement Accounts

401k, 403b, 457, IRA, Simple IRA, Solo 401k, SEP IRA, 529, HSA, FSA*, TSP

(I know everyone's taxes, etc. are a little different, but I would love to see a rule of thumb section here. Such as you have \$50K put the first \$17K here then use and IRA, then HSA etc.)

Roth Conversions

- <https://www.kitces.com/blog/understanding-the-two-5-year-rules-for-roth-ira-contributions-and-conversions/>

Real Estate

- <http://www.madfientist.com/tax-benefits-of-real-estate-investing/>
- <https://www.biggerpockets.com/>

Investment Strategies

- Asset Allocation

Accessing Pre Tax Account

- <http://www.madfientist.com/how-to-access-retirement-funds-early/>
- <https://forum.mrmoneymustache.com/investor-alley/how-to-withdraw-funds-from-your-ira-and-401k-without-penalty-before-age-59-5/>

Pensions and SS *(maybe find better location)*

Corp-to-Corp vs. W2 as a Contractor

- Pre-tax Strategies (Solo 401k, etc...)
- Taxes for each
- Equivalent salaries

State Taxes

- <http://www.kiplinger.com/tool/retirement/T055-S001-state-by-state-guide-to-taxes-on-retirees/index.php>

Before Retirement

Utilize Power of Savings

- <http://fi180.com/2017/03/14/why-you-cant-retire/>
- <http://www.madfientist.com/power-quitting/>

After Retirement

Finding Purpose

- <https://ournextlife.com/2016/01/18/what-do-you-want-your-tombstone-to-say-defining-our-purpose/>
- <https://thehairpin.com/shouldnt-i-be-saving-the-world-or-something-6898bb8d305d>
- <https://livingafi.com/2015/11/06/done-detoxing/>
- <https://livingafi.com/2014/01/20/fear-of-freedom/>

Master Skills

Change the World

- <http://www.mrmoneymustache.com/2016/10/10/how-to-be-happy-rich-and-save-the-world/>

What Will You Do All Day?

- <http://rootofgood.com/early-retirement-schedule/>
- <http://www.mrcrazykicks.com/the-ultimate-list-of-awesome-cheap-hobbies/>
- <http://www.mrmoneymustache.com/2012/05/14/first-retire-then-get-rich/>
- <http://uk.businessinsider.com/early-retiree-shares-10-things-that-surprised-him-after-he-quit-his-job-2017-4>

Charitable donations

- Donate appreciated stocks/funds, avoid capital gains tax
- Donor advised fund
- Effective altruism, <http://thelifeyoucansave.org/>
- <https://www.fidelitycharitable.org/guidance/tax-strategies/reduce-taxable-income.sht>
- <http://www.frugalwoods.com/2016/12/15/how-we-make-meaningful-and-tax-efficient-charitable-donations/>
- <http://jllcollinsnh.com/2012/02/08/how-to-give-like-a-billionaire/>
- <http://www.mrmoneymustache.com/2016/10/26/notes-on-giving-away-100000/>
- <https://www.kitces.com/blog/qualified-charitable-distribution-qcd-from-ira-to-satisfy-rmd-rules-and-requirements/>

Resources

Books

- *Debt: The First 5,000 Years*
- *A Random Walk Down Wall Street* - Burton G. Malkiel
- *Your Money or Your Life*
- *The Simple Path to Wealth*
- *Common Sense on Mutual Funds*
- *The Millionaire Next Door* - Thomas J. Stanley
- *The Wealthy Barber*

- *The Black Swan*
- *Unconventional Success: A Fundamental Approach to Personal Investment* by D. Swensen
- *The Automatic Millionaire: A Powerful One-Step Plan to Live and Finish Rich*
- *80/20 Sales and Marketing*
- *Early Retirement Extreme*
- *The 4-Hour Workweek*
- *How To Retire Early*
- *The Opposite of Spoiled (introducing kids to financial concepts early in life. The book is a little outdated but contains some valuable parts)*
- *The Richest Man in Babylon* - George S. Clason
- *The Wealthy Renter*
- *The Law of Success In Sixteen Lessons* - Napoleon Hill
- *Think and Grow Rich* - Napoleon Hill
- *The Little Book of Common Sense Investing* - John C. Bogle
- *I Will Teach You To Be Rich* - Ramit Sethi
- *The Total Money Makeover* - Dave Ramsey
- *Rich Dad Poor Dad* - Robert T. Kiyosaki
- *MONEY Master the Game* - Tony Robbins
- [*Cashing in on the American Dream: How to Retire at 35* - Paul Terhorst \(\[website\]\(#\)\)](#)
- [*Work Less, Live More. The Way to Semi-Retirement: The New Way to Retire Early* - Bob Clyatt](#)
- *The Four Pillars of Investing* - William Bernstein

Blogs

- MadFientist
- GoCurryCracker
- Frugalwoods
- Mr. Money Mustache
- JLCollinsNH
- Money Boss
- 20somethingfinance.com
- RootOfGood
- 1500 Days
- Millennial Revolution
- Millennial Money
- Early Retirement Extreme
- Our Next Life
- Retire By 40
- Afford Anything
- Millionaire Educator
- The Wealthy Accountant

- <http://www.enchumbao.com>
- Monevator (Note: UK based but very thorough yet simple articles)
- FI180
- I, Vigilante
- Biglaw Investor
- Physician on FIRE
- Think Save Retire
- Kitces
- White Coat Investor
- The Finance Buff

Podcasts

- MadFientist
- ChooseFI
- Stacking Benjamins
- Radical Personal Finance
- Millennial Money Minutes
- Side Hustle Show
- Listen Money Matters
- The Retirement Answer Man
- The Money Guy Show
- Afford Anything
- So Money - Farnoosh torabi (Not specifically FI, but nice simple concepts and a place to ask questions every week)
- Martinis and your money
- Tim Ferriss Podcast (4-hour workweek, etc.)

Calculators

- Retirement Calculators
 - <http://www.caniretireyet.com/the-best-retirement-calculators/> (Sortable list of retirement calculators with notes and reviews)
 - <http://www.caniretireyet.com/the-3-best-free-retirement-calculators/>
 - <http://www.flexiblretirementplanner.com/wp/> (Monte Carlo based retirement calculator)
 - <http://www.cfiresim.com/>
 - <http://www.firecalc.com/>
 - <http://www.bankrate.com/calculators/index-of-retirement-calculators.aspx>
 - <http://mustachecalc.com/>
- Home Ownership Calculators

- https://www.nytimes.com/interactive/2014/upshot/buy-rent-calculator.html?_r=0
(Rent vs Buy)
- <https://www.mtgprofessor.com/calculators.htm>
- <http://www.bankrate.com/calculators/index-of-mortgage-calculators.aspx>
- Tax Calculators
 - <https://turbotax.intuit.com/tax-tools/>
 - <http://www.bankrate.com/calculators/index-of-taxes-calculators.aspx>
- Miscellaneous / All-in-One / Calculator Suites
 - <https://lab.madfientist.com/>
 - <http://networthify.com>

Websites

- <https://www.mint.com/>
- <https://www.personalcapital.com/>
- <http://www.financialintegrity.org> (the YMoYL folks put their online course up for free)
- <https://www.youneedabudget.com/> (great budgeting resource)
- Nerd Wallet (nerdwallet.com) - I find this site helpful for comparing credit cards and researching banks
- <http://www.doctorofcredit.com/> - Bank bonuses, credit card news, gift card deals

Forums

- <https://www.bogleheads.org/>
- <https://forum.mrmoneymustache.com/>
- <https://www.reddit.com/r/financialindependence/>
- <http://whitecoatinvestor.com/forums/>
- <http://forum.earlyretirementextreme.com/>
- <http://www.early-retirement.org/forums/>