

FY-2021	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Annual Total	Average
<b>ORDINARY INCOME</b>														
Freelancing	\$ 291.15	\$ 1,358.80	\$ 1,456.20	\$ 1,420.02	\$ 1,489.98	\$ 1,318.64	\$ 1,560.00						\$ 8,894.79	\$ 1,270.68
Medium	\$ 0.03	\$ 0.07	\$ 0.18	\$ 0.23	\$ 0.19	\$ 0.20	\$ 0.03						\$ 0.93	\$ 0.13
Owner Draws	\$ 130.98	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -						\$ 130.98	\$ 18.71
Capital Gains	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -						\$ -	\$ -
Interest	\$ 0.99	\$ 1.07	\$ 1.19	\$ 1.01	\$ 1.11	\$ 0.64							\$ 6.01	\$ 1.00
Dividends	\$ 41.20	\$ 27.37	\$ 35.63	\$ 32.23	\$ 23.72	\$ 60.01							\$ 220.16	\$ 36.69
Other	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -						\$ -	\$ -
<b>Total Ordinary Income</b>	<b>\$ 464.35</b>	<b>\$ 1,387.31</b>	<b>\$ 1,493.20</b>	<b>\$ 1,453.49</b>	<b>\$ 1,515.00</b>	<b>\$ 1,379.49</b>	<b>\$ 1,560.03</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 9,252.87</b>	
<b>UNTAXED INCOME</b>														
Stimulus	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,400.00	\$ -						\$ 1,400.00	
Federal Refund	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 880.06	\$ -					\$ 880.06	
State Refund	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -					\$ -	
Gifts	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -					\$ -	
Scholarships	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -					\$ -	
<b>Total Untaxed Income</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 880.06</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 880.06</b>	
<b>TOTAL INCOME</b>	<b>\$ 464.35</b>	<b>\$ 1,387.31</b>	<b>\$ 1,493.20</b>	<b>\$ 1,453.49</b>	<b>\$ 1,515.00</b>	<b>\$ 2,259.55</b>	<b>\$ 1,560.03</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 10,132.93</b>	
<b>SELF PAYMENT</b>														
Robinhood	\$ -	\$ -	\$ 800.00	\$ -	\$ 1,000.00	\$ -	\$ 500.00						\$ 2,300.00	
WeBull	\$ -	\$ 800.00	\$ -	\$ -	\$ -	\$ 800.00	\$ 800.00						\$ 2,400.00	
Binance	\$ -	\$ -	\$ 800.00	\$ 800.00	\$ -	\$ -	\$ -						\$ 1,600.00	
<b>Total Self Payment</b>	<b>\$ -</b>	<b>\$ 800.00</b>	<b>\$ 1,600.00</b>	<b>\$ 800.00</b>	<b>\$ 1,000.00</b>	<b>\$ 800.00</b>	<b>\$ 1,300.00</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 6,300.00</b>	
<b>Income after self payment</b>	<b>\$ 464.35</b>	<b>\$ 587.31</b>	<b>\$ (106.80)</b>	<b>\$ 653.49</b>	<b>\$ 515.00</b>	<b>\$ 1,459.55</b>	<b>\$ 260.03</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 3,632.93</b>	
<b>TAXES</b>														
Federal Income	\$ 0.04	\$ -	\$ -	\$ 177.91	\$ -	\$ 162.82	\$ -						\$ 340.77	
State Income	\$ -	\$ -	\$ 158.00	\$ 41.24	\$ -	\$ 13.65	\$ -						\$ 212.89	
Property Tax	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -						\$ -	
Short Term	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -						\$ -	
Capital Gains	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -						\$ -	
<b>Total Taxes</b>	<b>\$ 0.04</b>	<b>\$ -</b>	<b>\$ 158.00</b>	<b>\$ 219.15</b>	<b>\$ -</b>	<b>\$ 176.47</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 553.66</b>	
<b>Income After Taxes</b>	<b>\$ 464.31</b>	<b>\$ 587.31</b>	<b>\$ (264.80)</b>	<b>\$ 434.34</b>	<b>\$ 515.00</b>	<b>\$ 1,283.08</b>	<b>\$ 260.03</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 3,279.27</b>	
<b>Ordinary Expenses</b>														
Rent	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -						\$ -	
Electricity	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -						\$ -	
Groceries	\$ -	\$ 13.66	\$ 47.66	\$ 12.68	\$ -	\$ 41.78	\$ -						\$ 115.78	
Eat Out	\$ 4.50	\$ 7.90	\$ 17.25	\$ 57.04	\$ 14.45	\$ 126.65	\$ 121.34						\$ 349.13	
Insurance	\$ 15.46	\$ 30.43	\$ 28.20	\$ 28.20	\$ 26.63	\$ 21.53	\$ 21.53						\$ 171.98	
Gas/Transport	\$ -	\$ 68.76	\$ -	\$ 156.61	\$ 10.09	\$ 1,704.26	\$ 170.01						\$ 2,109.73	
Other	\$ 87.09	\$ -	\$ 134.90	\$ 17.99	\$ -	\$ 29.98	\$ 45.70						\$ 315.66	
Gifts	\$ -	\$ 10.59	\$ -	\$ -	\$ 200.00	\$ -	\$ -						\$ 210.59	
Miscellaneous	\$ 5.29	\$ -	\$ -	\$ -	\$ -	\$ 1.75	\$ -						\$ 7.04	
Big Expenses	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -						\$ -	
<b>Total Expenses</b>	<b>\$ 112.34</b>	<b>\$ 131.34</b>	<b>\$ 228.01</b>	<b>\$ 272.52</b>	<b>\$ 251.17</b>	<b>\$ 1,925.95</b>	<b>\$ 358.58</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 3,279.91</b>	
<b>Income after ordinary expenses</b>	<b>\$ 351.97</b>	<b>\$ 455.97</b>	<b>\$ (492.81)</b>	<b>\$ 161.82</b>	<b>\$ 263.83</b>	<b>\$ (642.87)</b>	<b>\$ (98.55)</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ (0.64)</b>	
<b>Deductible Expenses</b>														
Charity	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -						\$ -	
Tuition & Fees	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -						\$ -	
Freelance Software	\$ 19.00	\$ 29.00	\$ 29.00	\$ 29.00	\$ 29.00	\$ 29.00	\$ 29.00						\$ 193.00	
<b>Total Deductible Expenses</b>	<b>\$ 19.00</b>	<b>\$ 29.00</b>	<b>\$ 29.00</b>	<b>\$ 29.00</b>	<b>\$ 29.00</b>	<b>\$ 29.00</b>	<b>\$ 29.00</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 193.00</b>	
<b>NET INCOME</b>	<b>\$ 332.97</b>	<b>\$ 426.97</b>	<b>\$ (521.81)</b>	<b>\$ 132.82</b>	<b>\$ 234.83</b>	<b>\$ (671.87)</b>	<b>\$ (127.55)</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ (193.64)</b>	

FIRE type	Lifestyle Description	\$/mo to generate	retirement age	Time (yrs)	need \$add/mo	need \$add/yr	monthly living expenses	total \$/mo to earn	\$/yr takehome needed	\$P size	\$P current	\$P needed	%P growth rate	no add final \$P	compound interest factor
Lean	Dorm-style living w/ roommates (rent/mortgage < \$1000/mo)	\$ 1,500.00	45	20	\$ 759.15	\$ 9,109.83	\$2,500.00	\$3,259.15	\$39,109.83	\$ 594,000.00	\$ 38,000.00	\$ 556,000.00	8.00%	\$ 177,116.37	4.66
Barista	Soft-retire as a barista at \$12/hr, 20hrs/week (rent/mortgage < \$2500/mo)	\$ 1,720.00	45	20	\$ 917.80	\$ 11,013.59	\$2,500.00	\$3,417.80	\$41,013.59	\$ 681,120.00	\$ 38,000.00	\$ 643,120.00	8.00%	\$ 177,116.37	4.66
Tennis Instructor	Soft-retire as a tennis instructor at \$20/hr, 20hrs/week (rent/mortgage < \$3000/mo)	\$ 1,700.00	45	20	\$ 903.38	\$ 10,840.52	\$2,500.00	\$3,403.38	\$40,840.52	\$ 673,200.00	\$ 38,000.00	\$ 635,200.00	8.00%	\$ 177,116.37	4.66
Millionaire	Retire as a millionaire (completely doable)	\$ 2,750.00	65	40	\$ 84.75	\$ 1,017.03	\$2,500.00	\$2,584.75	\$31,017.03	\$ 1,089,000.00	\$ 38,000.00	\$ 1,051,000.00	8.00%	\$ 825,531.82	21.72
T-Millionaire	Retire w/ net worth ~\$10M (pretty unrealistic)	\$ 25,000.00	65	40	\$ 2,919.08	\$ 35,028.91	\$2,500.00	\$5,419.08	\$65,028.91	\$ 9,900,000.00	\$ 38,000.00	\$ 9,862,000.00	8.00%	\$ 825,531.82	21.72

Jan	\$ 291.15
Feb	\$ 1,358.80
Mar	\$ 1,456.20
Apr	\$ 1,420.02
May	\$ 1,489.98
Jun	\$ 1,318.64
Jul	\$ 1,560.00

