Phase Zero: Pie? What Pie? Eat Everything!

* Define your *why*. Why now? Read daily.
* Set annual S.M.A.R.T. goals. Review and update daily.
* Make a list of future goals to pull from as needed or at least annually.

Phase One: Inventory and Assembling the Perfect FI Pie Crust \*

* Calculate net worth annually.
* Record cash flow daily.
* Pull credit score at least annually.
* Pull credit history annually.
* BONUS: Record cash investments monthly.

*\* Refine your FI Pie Crust recipe often.*

Phase Two: Tools and Directions

* Identify areas to stretch your money.
  + Create a budget that supports your lifestyle and priorities.
  + Review your spending against the budget.
  + Adjust the budget as you progress and as your lifestyle changes.
* Pay off outstanding debt, if applicable.
* Research and collect all free money offered.
* Begin to use money and budgeting as tools to leverage.
* Practice paying yourself first. Leverage direct deposit and invest.
* Begin experimenting with making different FI Pie fillings.
* Refine your FI Pie crust based on your perfect filling recipe.

Phase Three: Assembling the Perfect FI Pie Fillings

* As needed, continue experimenting with making different FI Pie fillings.
* Determine what your FI Pie will be filled with.
* Assemble FI Pie crust.
* Assemble FI Pie filling.
* Pull the FI Pie together and put it in the oven.

Phase Four: Is the Slice Big Enough?

* Review and refine, as needed, the lifestyle you want.
* While your FI Pie is in the oven, determine your slice size.
  + Determine how much you need to live on monthly.
  + For each income stream, list monthly cash flow, when it starts and ends.
* If your total monthly income streams are greater than your monthly expenses, take your FI Pie out of the oven, let cool then slice.
* Determine how long you want to continue in your current job.
* Begin planning your next steps.

Phase Five: Serve and Enjoy!

* Define your next chapter.
* If you are quitting your job, see the Before You Quit Your Job Checklist.
* Enjoy your next chapter.