YOUR FREEDOM NUMBER · FREE TEMPLATE

Your Action Plan for the First Year

The checklist from the final chapter – tick it off step by step.

Start date: _____

First week (day 1–7): Lay the foundation

Goal: create a system

- [ ] Set up a "Pay Yourself First" standing order: 10% (or 5%, or €20) to a separate account on the day after payday (ch. 2)
- [ ] Go through last month's bank statement and cancel at least one subscription you don't use (ch. 13)
- [ ] Find one "money leak" (e.g. food delivery) and decide to reduce it (ch. 13)
- [ ] Open a brokerage account – don't buy anything yet, just register (ch. 10)

First month (day 8–30): Start the machine

Goal: take the first steps

- [ ] Move the first amount from your standing order to the broker and buy your first share of a broad ETF (ch. 10)
- [ ] Decide on your side hustle: what will I do? (ch. 5)
- [ ] Sell 5 things you don't need ("dead capital", ch. 7)
- [ ] Open an account called "EMERGENCY FUND" and put the sales proceeds in it (ch. 14)

The first six months (month 2–6): Build a habit

Goal: consistency

- [ ] Don't touch anything: the savings plan runs every month – don't keep checking the balance
- [ ] Earn your first €50 from the side hustle (ch. 5)
- [ ] Attack bad debt (overdraft, credit card) with the side-hustle income (ch. 3)
- [ ] Take care of your will and powers of attorney – get advice from a notary or lawyer (ch. 14)

First year (month 7–12): Watch the growth

Goal: see the first results

- [ ] Celebrate 12 months of investing and look at your portfolio
- [ ] Evaluate your side hustle: does it earn money? Do you enjoy it? Scale it or change it? (ch. 6)
- [ ] Check your emergency fund: the goal is at least 1–2 months of costs (ch. 14)
- [ ] Calculate your own Freedom Number: monthly expenses × 12 × 25 (ch. 15)

My Freedom Number: _____

My notes