

35 indiscreet questions — about money!

*"Free by 40, in Switzerland"
Complete Edition*

Personal

1/ Can you introduce yourself, please?

2/ What is (or was, if already FIRE) your job?

3/ How did you discover the FIRE movement?

4/ What motivated you to get started on the FIRE path?

5/ How much money did you have when you started your FIRE adventure? In what form (cash, investment, etc.)?

6/ How much annual salary did you earn when you started to work? And at the beginning of your FIRE adventure? And today?

FIRE!

7/ Can someone who earns less than you start on the FIRE path?

8/ Are there any specific traits or mindsets that people who have been successful with FIRE share? Which?

9/ Is it possible to become FIRE without involving one's partner?

10/ How can I convince my partner to take part in this FIRE project with me?

11/ What is (or was, if already FIRE) your FIRE goal? How did you compute it? Has it changed over time?

12/ In how many years will you (or how long have you been, if already FIRE) become FIRE?

\$ Money, money, money \$

13/ What is (or was, if already FIRE) your average savings rate?

14/ How do you manage money coming in/going out? Do you use a specific tool? Do you use any advanced strategy?

15/ What was the turning point when you "felt" that your money started working for you?

16/ What is your net worth currently? Can you break it down in terms of percentage?

Investments

17/ What's your investment portfolio type? All stocks? All-weather portfolio? Real estate? Mix?

18/ How has your approach to investing changed once you got FIRE? How do you live on this amount sustainably (e.g., the 4% rule)?

19/ Do you set aside a certain "play money" amount for risky investments? If so, what % of your portfolio is it?

20/ How did you ensure you will not be losing your investments (e.g. bankruptcy of a broker)?

Your FIRE journey

21/ What if official retirement is postponed to 70-75 before you get there? Will your FIRE plan still work out?

22/ Are you rather LeanFIRE/frugal or FatFIRE/Abundance? Why?

23/ What is the best financial decision you have made?

24/ What is the worst financial decision you have made?

25/ What was the hardest thing for you to set up? The hardest to follow?

26/ What are you still working on to improve?

27/ Would you have done anything differently if you could do it all again?

28/ When someone starts his FIRE journey, do you recommend him to put all the focus first on savings, earnings, or investing? Why?

And once FIRE ?!?

29/ What will be (or is, if already FIRE) your ideal week once you're FIRE?

30/ What will you do with all your free time once you are FIRE?

31/ Are you afraid that you may lose FIRE after some years? What is your plan B?

32/ What are your main concerns about things that could go wrong after you reach FIRE? How do you protect yourself from them?

33/ How can someone less disciplined than you manage to keep on going with such a huge goal that is FIRE?

34/ What are your three best resources on the FIRE subject (book, blog, etc.)?

35/ What would you tell to a FIRE-wannabe to increase their chance of success by at least 25%?

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