

Financial Independence Formulas

Savings as a Percentage of Income	30%	148	75	50	38	31	26	22	20	18	16	15	13	12	12	11	10	10	9
	29%	150	76	51	39	31	26	23	20	18	16	15	14	13	12	11	11	10	10
	28%	153	77	52	39	32	27	23	20	18	16	15	14	13	12	11	11	10	10
	27%	156	79	53	40	32	27	23	21	18	17	15	14	13	12	12	11	10	10
	26%	159	80	54	41	33	28	24	21	19	17	16	14	13	13	12	11	11	10
	25%	162	82	55	42	33	28	24	21	19	17	16	15	14	13	12	11	11	10
	24%	166	83	56	42	34	29	25	22	20	18	16	15	14	13	12	12	11	10
	23%	169	85	57	43	35	29	25	22	20	18	17	15	14	13	12	12	11	11
	22%	173	87	58	44	36	30	26	23	20	18	17	16	15	14	13	12	11	11
	21%	177	89	60	45	36	31	26	23	21	19	17	16	15	14	13	12	12	11
	20%	181	91	61	46	37	31	27	24	21	19	18	16	15	14	13	13	12	11
	19%	185	93	63	47	38	32	28	24	22	20	18	17	16	15	14	13	12	12
	18%	189	95	64	48	39	33	28	25	22	20	19	17	16	15	14	13	12	12
	17%	194	98	66	50	40	34	29	26	23	21	19	18	16	15	14	13	13	12
	16%	200	101	68	51	41	34	30	26	23	21	19	18	17	16	15	14	13	12
	15%	205	103	69	52	42	35	31	27	24	22	20	18	17	16	15	14	13	13
	14%	211	106	71	54	43	36	31	28	25	23	21	19	18	17	16	15	14	13
	13%	218	110	74	56	45	38	32	29	26	23	21	20	18	17	16	15	14	14
	12%	225	113	76	57	46	39	34	30	26	24	22	20	19	18	16	16	15	14
	11%	233	117	79	59	48	40	35	31	27	25	23	21	19	18	17	16	15	14
10%	241	122	82	62	50	42	36	32	28	26	23	22	20	19	18	17	16	15	
9%	251	126	85	64	52	43	37	33	29	27	24	23	21	20	18	17	16	16	
8%	262	132	89	67	54	45	39	34	31	28	25	23	22	20	19	18	17	16	
7%	275	138	93	70	56	47	41	36	32	29	27	25	23	21	20	19	18	17	
6%	289	146	98	74	59	50	43	38	34	31	28	26	24	22	21	20	19	18	
5%	306	154	103	78	63	53	45	40	36	32	30	27	25	24	22	21	20	19	
4%	328	165	111	84	67	56	49	43	38	35	32	29	27	25	24	22	21	20	
3%	356	179	120	91	73	61	53	46	42	38	34	32	29	27	26	24	23	22	
2%	396	199	134	101	81	68	59	52	46	42	38	35	33	31	29	27	26	24	
1%	464	234	157	118	95	80	69	60	54	49	45	41	38	36	34	32	30	28	
	1%	2%	3%	4%	5%	6%	7%	8%	9%	10%	11%	12%	13%	14%	15%	16%	17%	18%	

Investment Yield

How to Use

For example, to find the time (in years) it would take to become financially independent with a savings rate of 20% and an investment yield of 8%:

- 1 Locate the row for the savings rate which corresponds to the savings rate **20%**
- 2 Locate the column which corresponds to the investment yield **8%**
- 3 The year to financial independence is located where the savings rate row intersects the investment yield column **24**

Formula 15 is depicted in YELLOW

Savings as a Percentage of Income	30%	148	75	50	38	31	26	22	20	18	16	15	13	12	12	11	10	10	9
	29%	150	76	51	39	31	26	23	20	18	16	15	14	13	12	11	11	10	10
	28%	153	77	52	39	32	27	23	20	18	16	15	14	13	12	11	11	10	10
	27%	156	79	53	40	32	27	23	21	18	17	15	14	13	12	12	11	10	10
	26%	159	80	54	41	33	28	24	21	19	17	16	14	13	13	12	11	11	10
	25%	162	82	55	42	33	28	24	21	19	17	16	15	14	13	12	11	11	10
	24%	166	83	56	42	34	29	25	22	20	18	16	15	14	13	12	12	11	10
	23%	169	85	57	43	35	29	25	22	20	18	17	15	14	13	12	12	11	11
	22%	173	87	58	44	36	30	26	23	20	18	17	16	15	14	13	12	11	11
	21%	177	89	60	45	36	31	26	23	21	19	17	16	15	14	13	12	12	11
	20%	181	91	61	46	37	31	27	24	21	19	18	16	15	14	13	13	12	11
	19%	185	93	63	47	38	32	28	24	22	20	18	17	16	15	14	13	12	12
	18%	189	95	64	48	39	33	28	25	22	20	19	17	16	15	14	13	12	12
	17%	194	98	66	50	40	34	29	26	23	21	19	18	16	15	14	13	13	12
	16%	200	101	68	51	41	34	30	26	23	21	19	18	17	16	15	14	13	12
	15%	205	103	69	52	42	35	31	27	24	22	20	18	17	16	15	14	13	13
	14%	211	106	71	54	43	36	31	28	25	23	21	19	18	17	16	15	14	13
	13%	218	110	74	56	45	38	32	29	26	23	21	20	18	17	16	15	14	14
	12%	225	113	76	57	46	39	34	30	26	24	22	20	19	18	16	16	15	14
	11%	233	117	79	59	48	40	35	31	27	25	23	21	19	18	17	16	15	14
10%	241	122	82	62	50	42	36	32	28	26	23	22	20	19	18	17	16	15	
9%	251	126	85	64	52	43	37	33	29	27	24	23	21	20	18	17	16	16	
8%	262	132	89	67	54	45	39	34	31	28	25	23	22	20	19	18	17	16	
7%	275	138	93	70	56	47	41	36	32	29	27	25	23	21	20	19	18	17	
6%	289	146	98	74	59	50	43	38	34	31	28	26	24	22	21	20	19	18	
5%	306	154	103	78	63	53	45	40	36	32	30	27	25	24	22	21	20	19	
4%	328	165	111	84	67	56	49	43	38	35	32	29	27	25	24	22	21	20	
3%	356	179	120	91	73	61	53	46	42	38	34	32	29	27	26	24	23	22	
2%	396	199	134	101	81	68	59	52	46	42	38	35	33	31	29	27	26	24	
1%	464	234	157	118	95	80	69	60	54	49	45	41	38	36	34	32	30	28	
	1%	2%	3%	4%	5%	6%	7%	8%	9%	10%	11%	12%	13%	14%	15%	16%	17%	18%	