LISA SMITH · FINANCIAL INDEPENDENCE

THE $86.72 METHOD

From $86.72 a week to retired at 45

The exact order I followed on a teacher's salary — no inheritance, no lottery, no jargon.

1 DECIDE YOUR DATE

“I'm going to retire at 45.” Pick your age. Say it out loud. Write it down today.

A goal with a deadline changes your math

2 FIND YOUR $86.72

Track one normal week. Whatever's left over is your seed money — mine was $86.72.

You can't grow money you can't see

3 START WITH $50

Open an investment account. Automate $50 a month into an S&P 500 index fund. Never skip.

$50/mo → my first $1,000 in year one

4 HUNT NEW INCOME

Sell a skill from your kitchen table. I made fishing cleats. You have something too.

Side income took my investing to $2,400/mo

5 TURN BILLS INTO INCOME

Attack your biggest cost until it pays you. My townhouse + 3 roommates = mortgage covered.

Housing flipped from expense to asset

6 FEED THE GAP

Every raise and every side dollar goes into investments — not lifestyle. Scale what works.

Scaling side income took me to $15,000/mo

7 CROSS YOUR FREEDOM NUMBER — AND WALK

Yearly spending ÷ 4% = your Freedom Number. The day your portfolio crosses it, work is optional.

Teacher → multimillionaire | **Retired at 45** | **Kilimanjaro summit**

RUN YOUR NUMBER

Your Freedom Number Calculator: resources.lisasmith.com/freedom-number — 4 inputs, 30 seconds, your walk-away year

Free guides: resources.lisasmith.com — the step-by-step library behind every stage above