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An Interactive Guide to Early Retirement and Financial Independence. This post is an experiment. Imagine a calculator, a choose-your-own-adventure book, a series of interviews & a guide to early retirement and financial independence all rolled into one! We all know the feeling—the panic that sets into your stomach when you see the bill for an unexpected car repair. How are we going to pay for that? But what if a car repair was just an inconvenience? Instead of worrying, you pay the bill without thinking twice. A week later you've forgotten that ... For years I've been an opponent of the Roth IRA after the government came out with its tricky dick way to let us all do a "one-time" conversion from our traditional IRAs. The government was so successful in getting people to pay huge sums of taxes on their IRAs up front during the financial ... Top ways to save money in 2019. Check out these expert tips on how to save money: Start saving now. Clearly define your goals. Set daily, monthly and yearly goals.