



There's more than one way
We chose the scenic route
Retire Your Way
Slow Travel • Early Retirement • Life Design

The Freedom Budget Workbook

Design Your Life Before You Fund It

This workbook was created to help you think differently about retirement, travel, and freedom. Most people focus only on saving more money. We believe freedom often starts by redesigning the life you actually want to live.

There is more than one way to retire - we chose the scenic route.

Inside you will create your Freedom Path:

- Discover your Freedom Lifestyle
- Find the 3 changes that can create freedom faster
- Map your income bridge
- Check your emotional readiness
- Compare a real-life lower-cost lifestyle example

1. Discover Your Freedom Lifestyle

Before you calculate retirement numbers, think about the life you truly want. What would your monthly spending look like if you focused more on experiences and less on stress?

Your goal: compare your current monthly life with your freedom version.

Category	Current Monthly Cost	Freedom Version Cost
Housing	_____	_____
Utilities	_____	_____
Food	_____	_____
Insurance	_____	_____
Transportation	_____	_____
Health	_____	_____
Travel	_____	_____
Miscellaneous	_____	_____

Current Monthly Total: _____

Freedom Monthly Total: _____

Monthly Difference: _____

Reflection: What expenses are tied to a life you no longer want?

2. The 3 Changes That Create Freedom Faster

Big lifestyle shifts often come from a few simple changes. Use this page to brainstorm where freedom could open up faster than you expected.

Housing

How could you reduce housing costs without lowering your happiness?

Transportation

Could fewer cars, slower travel, or a different location lower stress and expenses?

Stuff & Simplifying

What could you sell, donate, stop storing, or simplify to create more room for freedom?

Most people underestimate how much freedom comes from simplifying their life first.

3. Your Retirement Income Map

Your income bridge may come from several places. The goal is not perfection - the goal is creating enough stability to support the lifestyle you actually want.

Income Source	Monthly Amount
Social Security	_____
Pension	_____
Investments	_____
Side Income	_____
Rental Income	_____
Other	_____

Total Monthly Income: _____

Income minus Freedom Budget: _____

What does this tell you? Are you closer than you thought, or do you need to adjust expenses, income, timing, or location?

4. Are You Emotionally Ready for Freedom?

Retirement is emotional as much as financial. Use this check-in to name where you are right now.

- I feel burned out and know something needs to change.
- I am financially close but mentally unsure.
- I want more experiences and less stress.
- I am scared, but curious.
- I am ready - I just need a plan.

If nothing changed in 5 years, how would you feel?

Your Freedom Date Goal: _____

5. Real-Life Example: More Life, Less Money

One of the biggest surprises in our retirement journey was realizing that slowing down actually lowered our costs. Living abroad, simplifying our lifestyle, and focusing on experiences gave us more freedom - not less.

Category	U.S. Example	SE Asia Example
Housing	\$3,000	\$450
Transportation	\$525	\$75
Health & Wellness	\$700	\$345

What could your version look like?

Freedom does not always require millions of dollars. Sometimes it starts with asking better questions, simplifying your life, and creating a plan that fits YOU.

Next step: Visit TykeandTinaAdventures.com for more tools, videos, downloads, and updates.