



5 STEPS TO A MINI-RETIREMENT CHEAT SHEET



1

Write Down Your Dream

Visualize what you hope to accomplish during your mini-retirement. What does "a typical day of mini-retirement" look like for you? Once you have a picture, you'll be more motivated to keep pushing to get there.

2

Figure Out Your Targets

Figure out your financial needs for the mini-retirement. What's your minimum annual budget? If you don't know, [start to track your spending](#) to get an idea of what you spend and where you can cut.

3

Build a Plan

Figure out how much you can stash away and how far you are from achieving your savings goal. Challenge your spending habits - what would you be willing to cut in order to make a mini-retirement possible?

4

Create Encouragement

Put tape on your credit card and write your mini-retirement target date on it to avoid frivolous purchases. Hang pictures that represent your mini-retirement in your office and home to keep motivated.

5

Prioritize to Get There Faster

Every month, chart your progress and analyze your spending. Is there anything you could cut to get to mini-retirement faster? What are you spending on now that's not actually more important than your dream?