

Smart Money Blueprint

5 Moves to Go From Uncertainty to Retirement-Ready

1 Automate Everything

If your financial plan depends on willpower, it's already **broken**.

Set up **automatic transfers** for bill pay, saving, and investing.

Make your system smarter than your impulses.

Freedom is a systems game — not a hustle game.

4 Know Your Number

You don't need \$10M to retire. You just need a number that makes work optional.

That's where the 4% Rule comes in.

Want \$80K/year in retirement?

→ $\$80,000 \div 0.04 = \$2,000,000$

That's your Freedom Number — and it gives your entire plan a target.

2 Start With Safety

Before you invest a dollar, protect yourself.

Build a 3-6 month emergency fund in a high-yield savings account.

This is your *sleep-at-night* fund.

5 Think Holistically

Don't plan in silos.

Your investments, debt, income, Social Security, and expenses all impact your retirement.

Looking at the full picture helps you avoid costly blind spots and make smarter, more confident decisions

3 Save Intentionally

Saving "whatever's left" isn't a strategy.

Use a 3-bucket framework to give every dollar a job:

- Safety - Emergency fund
- Soon - Big expenses in 3-7 years
- Later - Investing for long-term wealth

This structure helps you balance today's responsibilities with tomorrow's goals — without overwhelm.

Want help putting your plan into action?

Knowing *what* to do is one thing — knowing you're doing it *right* is another.

Talk to a vetted financial advisor who can help you apply this to real life.

 [Talk to a Certified Financial Advisor](#)

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