

# Twitter Thread by LifeAfterFI







**LifeAfterFI**

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What all goes into my different wealth buckets asked [@kbjayashankar](#)






**First, #financialindependence / Retire Early bucket that has current qtr expenses + war chest (bear market investments) + 3 years of living expenses (bear market use) + long term nest egg investments**

FI / RE		Living Expenses Runway
		Retirement Nest Egg
		Current Qtr Expenses
		War Chest

Second, Financial Fortifications (thanks to [@RamaniSumit](#) for the term)

First 4 are a must-have for me and Bootstrap is a small amount (enough to experiment with 4-6 business ideas to test feasibility) that I expect I won't ever use.

But better to have it and not need it.









FINANCIAL FORTIFICATIONS		Repairs & Refurbishment Fund
		Medical Reserve Fund
		Lifetime Pocket Money
		Emergency Fund
		Bootstrap Fund

I'm currently working towards Financial Abundance.

LTC Plan - because India doesn't have Long Term Care Insurance for one's own longevity risk

Elder Care - maybe needed for parents & in-laws if they reach 80s/90s

Retirement Home - to buy a home in a retirement community

FINANCIAL ABUNDANCE		Long Term Care Plan
		Elder Care Expenses
		Retirement Home Fund
		Globetrotting Fund
		Social Life Fund
		Helping Hands & Gift Fund
		Forex Cash
		Miscl. Shit Hits the Fan Fund