

Package: firemath (via r-universe)

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Type Package

Title Withdrawal-Rate and Savings-Rate Arithmetic for Early Retirement

Version 0.1.0

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Description Two small calculators for financial-independence planning:

fire_math() stress-tests a fixed real withdrawal against a constant-real-return portfolio and reports the first failed year, the check the 4% rule skips at long horizons;
fire_savings_rate() converts a savings rate into years to financial independence at a 4% withdrawal rate. Companion to the withdrawal-math writing on Firenomics
<<https://firenomics.com>>.

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Encoding UTF-8

URL <https://firenomics.com>

BugReports <https://github.com/scrapertweeter3-prog/firemath-r/issues>

RoxygenNote 7.3.1

Repository <https://scrapertweeter3-prog.r-universe.dev>

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RemoteUrl <https://github.com/scrapertweeter3-prog/firemath-r>

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`fire_math`*Withdrawal-rate survival and savings-rate arithmetic*

Description

The 4 test whether the portfolio survives the full horizon and price the savings rate that ends the career.

Usage

```
fire_math(portfolio, spending, real_return = 4, years = 50)
fire_savings_rate(income, expenses)
```

Arguments

<code>portfolio</code>	Starting portfolio in dollars.
<code>spending</code>	Annual spending in dollars.
<code>real_return</code>	Constant real return, percent.
<code>years</code>	Horizon in years.
<code>income</code>	Annual income.
<code>expenses</code>	Annual expenses.

Value

`fire_math`: withdrawal percent, years survived, first failed year. `fire_savings_rate`: savings rate and years to FI.

Examples

```
fire_math(1000000, 40000, real_return = 4, years = 50)
fire_savings_rate(80000, 48000)
```

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