

FIRE & Coast FIRE Calculator: Setup Guide

Step by step for Google Sheets or Excel. About 10 minutes.

Open it in Google Sheets

1. Download the .xlsx from your download page or email (the link works 3 times in 24 hours; save the file somewhere you'll find it).
2. Go to drive.google.com, click New > File upload and choose the .xlsx.
3. Open the uploaded file, then choose File > Save as Google Sheets. Work in the new Google Sheets copy (it has the green icon).
4. Formulas, dropdowns and colors carry over. If a sheet asks to allow editing a protected range, click OK: gray cells are protected only to prevent accidents (no password).

Open it in Excel

1. Download the .xlsx and double-click it. Works in Excel 2010 or newer, Microsoft 365 and Excel for Mac (also LibreOffice Calc).
2. If Excel shows a yellow Protected View bar, click Enable Editing (files from the internet always open that way). There are no macros to enable.
3. Save a copy under your own name (File > Save As) so you always have the clean original.

Color code: yellow cells = type here, gray cells = formulas (leave them). Tabs in this file: Start Here, Results, Inputs, Projection, Scenarios.

Setup, one step at a time

1 Open the file

Open the workbook (see Google Sheets or Excel below). Start on the Start Here tab, then look at the filled-in sample so you can see it working.

2 Inputs

Ages, current invested balance, yearly contributions (one or two people), expected spending, other retirement income (pension, Social Security estimate), and assumptions.

INPUTS				
Yellow = type here. Couples: fill Person 2; singles leave it at 0.				
	Item	Person 1	Person 2	Note
	Current age	32	30	Person 2 age is used only for the couple view
	Invested balance now	\$85,000.00	\$40,000.00	Retirement + brokerage accounts you'd draw from
	Contributions per year	\$15,000.00	\$9,000.00	Including employer match
	Take-home income per year	\$62,000.00	\$48,000.00	Used for savings rate only
	Household assumption	Value		Note
	Spending per year in retirement (today's \$)	\$60,000.00		What you expect to spend
	Other income in retirement per year	\$12,000.00		Pension, Social Security estimate, rental...
	Withdrawal rate	4.0%		4% is a common rule of thumb, not a guarantee
	Expected return per year (nominal)	7.0%		Your assumption
	Inflation per year	3.0%		Your assumption
	Target retirement age (Person 1)	60		For Coast FIRE
	Contribution growth per year (real)	0.0%		Raises above inflation
FIRE & Coast FIRE Calculator - Informational only — not financial, tax, or legal advice - Do not edit gray cells - Yellow = type here				
Inputs				

3 Results

Read FIRE number, Coast FIRE number, years and age at FI, savings rate.

RESULTS	
All values in today's dollars.	
Real return (after inflation)	3.9%
FIRE number	\$1,200,000.00
Invested now (household)	\$125,000.00
Progress to FIRE	10.4%
Coast FIRE number at your age	\$412,931.26
Coast FIRE reached?	Not yet
Years to FIRE (projection)	24
Age at FIRE (Person 1)	56
Household savings rate	21.8%
Safe yearly withdrawal from today's balance	\$5,000.00
Educational planning tool only. Not financial, investment, tax, or retirement advice. Projections use constant returns and inflation that...	
FIRE & Coast FIRE Calculator - Informational only — not financial, tax, or legal advice - Do not edit gray cells - Yellow = type here	
Results	

4 Projection

Year-by-year balance in today's dollars (real return), contributions, and whether you've crossed FIRE or Coast FIRE.

PROJECTION							
Real (inflation-adjusted) balance each year. FI = balance reached your FIRE number.							
Year	Age P1	Age P2	Start balance	Contributions	Growth	End balance	Status
1	33	31	\$125,000.00	\$24,000.00	\$5,320.39	\$154,320.39	
2	34	32	\$154,320.39	\$24,000.00	\$6,459.04	\$184,779.43	
3	35	33	\$184,779.43	\$24,000.00	\$7,641.92	\$216,421.35	
4	36	34	\$216,421.35	\$24,000.00	\$8,870.73	\$249,292.08	
5	37	35	\$249,292.08	\$24,000.00	\$10,147.27	\$283,439.35	
6	38	36	\$283,439.35	\$24,000.00	\$11,473.37	\$318,912.72	
7	39	37	\$318,912.72	\$24,000.00	\$12,850.98	\$355,763.70	
8	40	38	\$355,763.70	\$24,000.00	\$14,282.09	\$394,045.79	
9	41	39	\$394,045.79	\$24,000.00	\$15,768.77	\$433,814.56	
10	42	40	\$433,814.56	\$24,000.00	\$17,313.19	\$475,127.74	
11	43	41	\$475,127.74	\$24,000.00	\$18,917.58	\$518,045.32	
12	44	42	\$518,045.32	\$24,000.00	\$20,584.28	\$562,629.61	
13	45	43	\$562,629.61	\$24,000.00	\$22,315.71	\$608,945.32	
14	46	44	\$608,945.32	\$24,000.00	\$24,114.38	\$657,059.70	
15	47	45	\$657,059.70	\$24,000.00	\$25,982.90	\$707,042.61	
16	48	46	\$707,042.61	\$24,000.00	\$27,933.08	\$759,044.59	

5 Scenarios

A grid of years-to-FI by return and spending, plus a bad-early-years stress test.

SCENARIOS						
Years to FIRE for different nominal returns (across) and retirement spending (down). Other inputs as on Inputs.						
Spending \ return	4.0%	5.0%	6.0%	7.0%	8.0%	9.0%
\$40,000.00	21	19	17	15	14	13
\$50,000.00	29	25	22	20	18	17
\$60,000.00	36	31	27	24	21	20
\$70,000.00	43	36	31	27	24	22
\$80,000.00	49	40	34	30	27	24
\$100,000.00	61	48	41	35	31	28
Years are rounded up and assume constant real returns and flat contributions (Contribution growth is ignored here). 'never' = the inputs ...						
Bad early years stress test						
Same plan, but the first 3 years return the rate below (e.g. -10%), then your normal assumption. Compare the year you reach FI.						
Return in years 1-3	-10.0%					
Year	Normal path	Stress path		Years to FI: normal		24
1	\$154,320.39	\$131,708.74		Years to FI: stress		26
2	\$184,779.43	\$137,570.74				
3	\$216,421.35	\$140,400.99				

6 Make it yours

Replace the sample values in the yellow cells with your own. Gray cells calculate automatically. Save.

Troubleshooting

The download link says expired or used up

Each link works 3 times within 24 hours. Email Grokedgepm@proton.me with your order email and we'll send a fresh link.

I didn't get the email

Check spam and promotions for 'downloads@multiverseosp.com'. Your download page also appeared right after checkout. Still nothing? Email us your order email.

A cell shows #REF!, #VALUE! or #NAME?

Usually a gray formula cell was typed over or a row was deleted. Press Undo, or start again from the original file. Type only in yellow cells.

Dates look like numbers (e.g. 46310)

Select the cell and set Format > Number > Date. In Google Sheets also check File > Settings > Locale matches your country.

Can I delete the sample data?

Yes. Clear the yellow cells only (select, press Delete). Don't delete whole rows; the formulas expect them.

Stuck? Email Grokedgepm@proton.me with your order email and the product name, or ask the AI guide on multiverseosp.com. We'll walk you through setup free.

Informational tool only. Not financial, tax, or legal advice. Results are estimates from the numbers you enter. Guide written by MultiverseOSP with AI assistance and checked by hand. © 2026 MultiverseOSP LLC.