2005

- Paid off Ali's student loan debt.
- Bought house in low cost area for less than we qualified for.
- Started contributing 8% + employer match to both 401k's.
- Sold Ali's car at a loss due to loan value.
- Joined investment club and learned how to build wealth in the stock market.

2006

- Paid off all credit card debt.
- Got married, merged our money, started filing joint tax returns.
- Over spent on our bathroom remodel.

2007

- Alison's aunt died and left us her house. Should have sold it but we wanted a vacation home.
- Alison takes over her aunt's loan business and learns a lot about mortgages and compound interest.

2008

- Moved to a low cost apartment near Alison's work and rented out our house.
- Rental house can't make enough rent to cover the mortgage.
- Maintenance costs for the house in Canada are a major burden.
- Power saving for a condo.

2009

- Alison walks to work, Ali takes the bus.
- Alison got a big pay cut at work when the company started to fail. She chose loyalty over finding a new higher paying job.
- Purchased new condo in a rapidly growing part of downtown with 25% down payment.
- Moved to condo and started lifestyle inflation spending.

2010

- Can't max out 401ks since we were covering costs at 2 houses and our condo.
- Ali got a raise, Alison didn't.

2011

- Rental house in Seattle was cash flow negative.
- Maintenance costs for Canada house increase.
- Ali got a raise, Alison didn't.

2012

- Rented out Canada house to help cover costs, but rent is very low.
- Power saved for big trip to Europe in 2014.
- Refinanced Seattle properties at 15 year low rate mortgages. Took no equity out.

2012

- Ali got a raise, Alison didn't.
- Bought new SUV at discount in model year closeout. Paid 50% cash, financed 50% at 0% interest.

2013

- Alison turned 50 and wanted to make catch-up contributions to her 401k, but we used her income to cover our rental houses since they were not cash flow positive.
- Realize lifestyle inflation is high and stop trying to keep up with the Jonses.
- Power saved for big trip to Europe in 2014.
- Ali got a raise, Alison didn't.
- Ali maxes out her 401k for the first time.
- Alison makes emotional decision to invest in an AA degree.

2014

- Ali got a raise, Alison didn't.
- Went on first big trip. 4 weeks in Europe. Paid in cash. And got bit by the travel bug!
- Seattle housing market improved and our house value increased for the first time since 2008. We sold the house and broke even. Cash flow improved dramatically!
- Maxed out both of our 401ks for the first time.

2015

- Canada house started costing more as a rental than it cost as a weekend vacation home. Sold the library to pay for basement remodel.
- Power saved for big trip to Europe in 2016.
- Ali got a raise, Alison didn't.
- Alison completed AA degree and started taking advanced investor trainings.
- Maxed out both of our 401ks.

2016

- Sold Canada house. Paid off condo mortgage and moved the rest of that money to our investment accounts.
- Ali got a raise. Alison got her first raise in years but was still making less than her 2008 salary.
- Started considering alternative work options for Alison (teaching or part-time work or?) and increased power saving.
- Went on 2nd big trip. 3 weeks in Europe. Paid in cash.
- Ali's Aunt died. We managed her trust and learned more about trust accounts and financial planning.
- Ali left her job. Set aside vacation payout for 3rd big trip in 2018.

2016

- Ali started a new job at an increased salary.
- Alison maxed out post 50 catch-up contributions to her 401k.
- We traded in a 4 year old car and paid cash for a new bigger base model SUV.

2017

- We maxed out both 401k's (50+).
- Saved over 50% of our income in 2017 and power saved in our taxable account.
- Increased focus on growing our Points & Miles portfolio and using those more wisely on future trips. Travel hacking blog post leads Alison to the FIRE movement.
- We created our own FIRE plan. We planned more hardcore wealth accumulation and power saving, more frugal living, and decided to skip a 2020 vacation. All so we could retire together at the end of 2021.
- Hired a CFP to confirm and solidify our FIRE plan.

2018

- Alison was unhappy at work. She asked "why not now?" for FIRE and decided to retire. Ali was determined to stick with her job until 2021.
- Alison immediately scheduled the foot surgeries she had putting off for May.

2018

- We went on our 3rd big trip. 3 weeks in Europe. Paid in cash.
- By July Ali was extremely unhappy at work and decided to resign. Her last day was September 4.
- After work on September 4 Ali had an annual exam and found out she needed a hysterectomy.
- We started decluttering in the condo.
- Ali's surgery was scheduled for September 26. It cost over $40k, but since she was still covered under her employer's insurance we only paid $3k.
- We opened a traveling mailbox account and finalized our plans for full-time travel in 2019.
- We paid for a 5'x10' storage unit for a year and kept the few things we loved most.
- We listed our condo for sale in November at nearly double the price we paid 9 years earlier. It sold at full price and closed in January 2019.
- We joined Trusted HouseSitters and completed 5 house sits in November.
- Sold our car back to the dealer on December 1. Did not get a great price didn't want to keep it or drive cross country with it.