Build Financial Plans

Simulate your financial future and chart a course toward your best life.

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Start Planning Now

FO Try the Sandbox \rightarrow



Physician on FIRE

FIENTIST

The FI Show



Wallet Hacks

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	OR		^{Criteria} You reach age		Age 55		
Spouse's Retireme	ent		Criteria At another milestone	×	Milestone	ndependence 👻	+2
Financial Indepen	dence		Criteria Net Worth	>	25.0	X Total Expenses	\$
	× AND		Criteria Liquid Net Worth	>=	10.0	X Total Debt	\$
Debt Free			Criteria Total Debt		\$0	Actual Currency	\$
First Home			Criteria You reach age	•	Age 30		
Kid #1			^{Criteria} You reach age	*	Age 32		
First Million			Criteria Net Worth	>=	\$1,000,000	Actual Currency	\$
	Financial Indepen Debt Free First Home	Financial Independence AND AND AND Sebt Free Gid #1	AND AND Pebt Free	Financial Independence Criteria Net Worth X AND Criteria Liquid Net Worth Oebt Free Criteria Total Debt First Home Criteria You reach age Gid #1 Criteria You reach age	Financial Independence Criteria X AND Criteria Liquid Net Worth >= Oebt Free Criteria Total Debt First Home Gid #1 Criteria You reach age Criteria You reach age	Financial Independence Criteria X AND Criteria Liquid Net Worth >= 10.0 Criteria Total Debt First Home Criteria You reach age Criteria You reach age X Age 32 Sirst Million Criteria Criteria You reach age X Age 32 X Age 32 X Age 32 X Criteria You reach age X Age 32 </td <td>Att another Hillestone Att another Hillestone P Printencial Independence Financial Independence Criteria Net Worth > 25.0 X Total Expenses X AND Criteria Liquid Net Worth >= 10.0 X Total Debt Debt Free Criteria Total Debt == \$0 Actual Currency Gid #1 Criteria You reach age - Age 32</td>	Att another Hillestone Att another Hillestone P Printencial Independence Financial Independence Criteria Net Worth > 25.0 X Total Expenses X AND Criteria Liquid Net Worth >= 10.0 X Total Debt Debt Free Criteria Total Debt == \$0 Actual Currency Gid #1 Criteria You reach age - Age 32

- ✓ Define the milestones that matter to you
- ✓ Plan for financial independence and other goals
- ✓ Gauge your chance of success
- Reduce anxiety around your finances

Get Started \rightarrow



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 $\checkmark\,$ Figure out how to live life on your terms

Get Started \rightarrow

\$145K Net Worth		\$196.5 Assets	ĸ	\$51.5K Liabilities
\$85K Savings	\$88K Investments	\$17K Real Assets	\$45K Unsecured Debts	About You
Taxable Inve	estments			
Balance \$28,000		Owner S You		*
Roth IRA				
Roth IRA Balance \$18,000		Owner Spot	use	v
Balance			use	•

- ✓ Cloud sync via <u>Google Firebase</u>
- ✓ Or use browser localStorage only
- ✓ Or import/export data manually
- Or self-host your own independent deployment



New to ProjectionLab?

Check out these links and resources



Pricing

Review pricing and choose the plan that's right for you.



For Advisors Explore the Pro version for financial advisors.



Self-Hosting

Self-host your own independent deployment.



Chance of Success

Gauge your chance of success with Monte Carlo simulations.

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Cash Flow

Analyze cash flow with Sankey diagrams.



Tax Analytics

Review detailed tax estimates and analytics.



What's New

See the changelog of recent updates and new features.



About

Learn more of the backstory behind ProjectionLab.



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Get Started \rightarrow

visualizations.

Get Started \rightarrow

🌋 Plan for early retirement

😝 Cash-flow visualization

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DESIGNED FOR EVERYONE

What People are Saying

Physician on FIRE @PhysicianOnFIRE

ProjectionLab is a powerful tool that can help you visualize your investments, expenses, and more over time under all sorts of different scenarios.

It's like Personal Capital's Retirement Planner on anabolic steroids!

Feb 7, 2023

Samantha S. Nonprofit Communications Director

ProjectionLab is an important part of my financial toolkit that helps me understand where I'm at and where I want to go.

While there is a lot in life outside my control, ProjectionLab helps me make informed decisions that bring me closer to financial freedom. The level of detail and variety of variables is impressive and fun for those of us who really like to dig into the numbers.

Jackie Scholl

$\star\star\star\star\star$

ProjectionLab has empowered me to plan my future! I can write down how much I expect to earn and spend, and what big purchases and moves I expect to make in the future, and then ProjectionLab allows me to play with hundreds of possible futures to answer critical questions like "when should I retire?" and "how much will it cost to move to a higher-tax state?"

Tip: multi-condition milestones are great for creating complex decision trees to represent how you would react to different market conditions.

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Aug 20, 2022

king_ollo

u/king_ollo

Great tool from a solo founder/developer - exciting potential, too.

Dec 3, 2022

James Tribbitt

Financial Coach

ProjectionLab is the perfect tool for both beginners and advanced users who want to see the big picture of their future finances. It's so intuitive and quick to set up!

Aaron N. Financial Analyst

$\star\star\star\star\star$

This was a game-changer for me. Ever since I started using ProjectionLab, I have been more focused on saving money, investing, and paying down debt.

Retiring early is finally looking realistic for me.

ProjectionLab Christian Hammerschmidt



Easy to use, nice pre-sets even for international users, active development and great community on Discord.

Mar 5, 2022

Jon Moore @TheJMoore

If you don't already use ProjectionLab and you care about personal finance, it's time to start!

Hands down my favorite app that I use. Easy.

Apr 16, 2023

Mr. Money Mustache @mrmoneymustache

Just wanted to highlight an excellent new-ish FIRE / finance plannning tool, by the talented Kyle Nolan.

I have no affiliation to the project, but it's rare to see something so well-made by an indie developer. Lemme know your thoughts!

Sep 14, 2022

Philip Taylor, CPA @ptmoney

Did a refresh (25+ hrs of research) of our list of the Best Retirement Calculators around today. New to the list... ProjectionLab.

Mar 25, 2022

Xavier LV

@xavierelv

ProjectionLab is so intuitive, powerful, AND pretty. No-brainer sub IMO. 👏

Apr 16, 2023

Jack VP of Operations

I'm a huge fan of ProjectionLab and it's become the tool I regularly use to plan, test, and visualize my financial plan.

I love that I don't need to connect any financial accounts and how easy it is to jump in and get started modeling out various scenarios. The slick, fast and modern interface has increased my confidence in being able to plan and forecast better over the long term.

Danish

Brooklyn, NY

I work in the industry and absolutely love the fact that ProjectionLab doesn't ask to link accounts!

P

Ikhsan Rahardian Dublin City, Ireland

Stellar and can't complain.

Jan 12, 2022

Ashley Antkowiak

Entrepreneur and investor

$\star\star\star\star\star$

I've used projection lab for about a year and absolutely love it. It makes me feel completely in control of not just my day-to-day finances, but also retirement, large purchases, and things like figuring out whether I'm saving too much vs investing, etc.

The cash flow priorities module is my favorite thing, and such a powerful tool! I've used it many times to play with the consequence of paying off debt early vs investing more, spending vs saving leftover income and so much more.

Thank you for creating this incredible program! I hope to use it for years to come.

March 30, 2023

Shawn Sansom

$\star\star\star\star\star$

ProjectionLab is already a strong offering as a personal financial modeling tool, and the feature set continues to grow. The future looks bright for PL!

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Nov 9, 2022

RobBerger.com

Rob Berger & Kevin Mercadante

On balance, ProjectionLab is an excellent tool to help you reach your financial independence or retirement goal.

Nov 28, 2022

Jose Chatelet

$\star\star\star\star\star$

Amazing way to visualize and plan your finances, love that it also has tax settings for other countries besides the USA

Dec 16, 2022

Ankush Software Engineer

ProjectionLab has helped me reduce my anxiety around my finances! I love how it helps me evaluate multiple scenarios, so I can more confidently make decisions like buying vs renting or working a more demanding job vs one with a better work/life balance.

Hugues

Data Scientist

ProjectionLab is the tool to finally take control over my financial life. It's given me the ability to think long term and play out different scenarios of how my financial life could unfold.

P

James Bernsen

$\star\star\star\star\star$

I have been using ProjectionLab for about two years now, and it is the most featurecomprehensive financial planning tool I have ever used. It provides a complete picture of my future financial outlook and gives me confidence in my ability to (one day) retire successfully.

Jan 1, 2022

The Mad Fientist

Brandon Ganch

ProjectionLab is the most beautiful financial planning tool I've ever seen.

And, it was created specifically	for people pursuing FIRE,	, so it's also the most-useful p	lanning
tool I've found for FI!			

Mar 30, 2023

The FI Show @TheFIShowGuys

The most robust financial planning tool we've ever seen!

Nov 15, 2022

Mark Stauber

@mark_stauber

Really love your product, subscribed in Jan. 22 and recommend it to everyone.

Apr 16, 2023

Marcel Software Engineer

$\star\star\star\star\star$

ProjectionLab is **the** most advanced and full featured financial simulation tool I've ever used. It's changed the way I visualize and plan for Financial Independence.

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Shafqat A.

Entrepeneur, San Francisco

I'm fortunate enough to be considering early retirement. ProjectionLab is the *only* product that allows me to quickly model *all* my financial goals - like taking care of my parents, giving to charity, and preparing for a family.

It doesn't just tell me when I'll run out of money- it helps me visualize what different retirement dates and lifestyles look like over the next 60 years. It's beautiful, practical and extremely well designed.

I've been waiting for a tool like this for years!

Nathan B.

Engineer

ProjectionLab helped me model my multi-phase retirement plan with multiple sources of income. The level of detail possible with ProjectionLab is unmatched by other tools. I'm more confident in my plan because of ProjectionLab!

Steven Brown

Everything I could wish for. Mint is nice for budgeting, but for planning, this does it all! Very detailed and accurate. This is a retirement plan that I can trust.

The other calculators that return wildly different results from each other don't hold a candle to this.

Nov 3, 2022

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ProjectionLab

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PRODUCT HUNT #1 Product of the Day

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