

fiatistake Personal Finance Command Center

One workbook. Your whole money picture. Free from fiatistake.org. No email wall, no tracking, no fluff.

START HERE - three steps

1. Fill in [Budget & Cash Flow](#) - income, spending, and your monthly investing amount.
2. Set your profile on [Assumptions](#) - ages, allocation, scenario seeds, BTC stack.
3. Open the [Dashboard](#) - pick a scenario and read your whole picture. Everything else is automatic.

Color legend

type here	Blue cell with a border = your input. Type over it.
seed	Yellow cell = data seed (market prices, 2026 tax figures) with an as-of date. Editable; refresh when stale.
locked	Black text = calculation. Locked so you can't break the engine (no password - Review > Unprotect Sheet).
linked	Green text = pulled from another tab. One source of truth, everywhere.

What each tab does

Dashboard	Controls, key numbers, milestones, and the projection chart. Your home screen.
Budget & Cash Flow	THE input spine: income, spending, contributions. Every tab reads from here.
Assumptions	Profile, allocation, scenario seeds, BTC settings.
Net Worth Tracker	Monthly snapshots; the latest row is the single net-worth source.
FIRE & Retirement	FI number, after-SS need, bridge years, FI age with and without BTC.
Retirement Drawdown	One retirement year through the real tax engine.
Tax Center	2026 federal brackets + LTCG stacking + NIIT + flat state rate.
Debt Center	Balances, payoff math, avalanche order, payoff chart.
Credit Cards	Payoff sandbox - the minimum-payment trap, quantified.
Housing	Rent vs own with principal, appreciation, carrying costs, opportunity cost, DTI.
Investing	Allocation targets, rebalance bands, fee drag.
Bitcoin	Stack, sats, DCA, scenario prices, stress view.
Career & Decisions	Offer comparison on COL-adjusted comp; what a raise is worth.
Family & Life	Emergency fund, DIME life insurance, kids, college.
Macro & Inflation	Purchasing-power erosion from the live seeds.
Scenario Comparison	All three scenarios side by side - immune to the Dashboard toggle.
Projections	The 61-year engine (nothing to edit).
Site Tool Library	26 free companion tools on fiatistake.org.
Site Data	Market snapshot seeds with dates, sources, and refresh steps.
Checks	23-test regression harness - the Dashboard banner watches it.

Data & trust

Market numbers are timestamped snapshots (CoinMetrics, FRED) - nothing phones home, no API keys, no tracking.
2026 tax figures are seeds from IRS Rev. Proc. 2025-32. Verify before you file - planning inputs, not tax advice.
The Checks tab runs 23 unit + integration tests inside the workbook; the Dashboard banner turns red if any fail.
Education and tooling, not personalized advice. It projects assumptions you control; it does not know your life.

Version 2.1.1 - free public release, 2026-07-08. Home: fiatistake.org/command-center/. Seed refresh steps: Site Data tab.

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Budget & Cash Flow - the single cash-flow spine

Income, expenses, debt payments, and contributions live HERE and only here. Every other tab reads these named cells.

[< Dashboard](#)

Monthly income

Take-home pay	\$5,200
Side income	\$600
Other income	\$200
Total monthly income	\$6,000

Monthly expenses

Housing (rent/mortgage)	\$1,400
Utilities	\$180
Groceries	\$450
Transportation	\$350
Insurance	\$200
Phone & internet	\$120
Subscriptions	\$60
Dining out	\$250
Travel	\$150
Personal & clothing	\$190
Everything else	\$100
Debt minimum payments (from Debt Center)	\$350
Total monthly expenses	\$3,800 <small>Turns red if spending tops 90% of take-home</small>

Savings & contributions

Monthly investing contribution	\$1,800	<small>Split across stocks/bonds/cash/BTC by the Assumptions allocation</small>
Monthly surplus (unallocated)	\$400	
Savings rate	36.7%	
Annual surplus	\$4,800	
Annual contributions	\$21,600	
to stocks/bonds/cash	\$16,200	
to Bitcoin DCA	\$5,400	

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FIRE & Retirement - distinct FI numbers, bridge math

What financial independence costs, with and without Bitcoin.

[< Dashboard](#)

Retirement annual spend (today's \$)	\$36,480
FI number - portfolio-only, before guaranteed income	\$912,000
Guaranteed income (SS + pension, annual)	\$24,000
Retirement portfolio need - after SS/pension	\$312,000
Bridge years (target age to SS start)	17
Bridge funding need (undiscounted)	\$620,160 <i>Spend during the bridge, before SS kicks in. Undiscounted - a rough planning number.</i>

Where you stand

Current investable (portfolio + BTC at seed price)	\$75,016
FI progress (vs portfolio-only FI number)	8.2%
Projected FI age - with Bitcoin	45
Projected FI age - without Bitcoin	48
Portfolio at target age (+BTC)	\$1,433,925
Portfolio at target age (no BTC)	\$1,079,816

The +BTC / no-BTC columns are computed independently of the Dashboard 'Include Bitcoin?' toggle - the toggle only picks which one the Dashboard headline shows.

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Checks - regression harness (unit + integration)

Unit tests use fixed inputs against the live seed cells; integration tests read actual model cells. If you edit tax seeds, re-baseline the LTCG unit rows (7, 8, 23).

[← Dashboard](#)

#	Check	Type	Expected	Actual	Result	Notes
1	Emergency-fund runway	unit		3	3 PASS	\$12k cash / \$4k monthly expenses
2	Debt payoff closed form	unit		25.79585103	25.79585103 PASS	NPER vs log closed form
3	Compound interest	unit		1967.151357	1967.151357 PASS	
4	Inflation deflator	unit		74.40939149	74.40939149 PASS	
5	BTC to sats	unit		50000000	50000000 PASS	0.5 BTC
6	Sats integration (Dashboard)	integration		25000000	25000000 PASS	
7	LTCG fully in 0% band	unit		0	0 PASS	Ord \$20k + LTCG \$10k, single seeds
8	LTCG straddling 0%/15%	unit		1582.5	1582.5 PASS	Ord \$40k + LTCG \$20k vs 2026 single seeds
9	Cash-flow spine: savings rate	integration		0.366666667	0.366666667 PASS	Dashboard == Budget to the penny
10	Annual surplus > 0 at defaults	integration	> 0		4800 PASS	
11	Net worth single source	integration		76516	76516 PASS	Dashboard == Assumptions == Tracker latest
12	BTC glidepaths differ	integration	all different	\$407,644 / \$6,183,977 / \$80,040,785	PASS	Terminal Normal-path prices, +60y
13	Include-BTC stability	integration		1079816.106	1433925.15 PASS	Enforced under Normal stress. Zero-BTC users pass on equality; stress paths legitimately move WithBTC.
14	Zero-BTC coherence	unit	> 0 and finite		1028535.353 PASS	Stack 0 / DCA 0 user: all contributions to the market mix
15	No BTC-path cell errors	integration		0	0 PASS	Scans CAGR, prices, units, values, totals, flags
16	FI numbers distinct	integration		912000	312000 PASS	Portfolio-only vs after-SS/pension
17	Housing renting string (fixture)	unit	Favors renting / no simple break-even	Favors renting / no simple break-even	PASS	Own \$30k/yr vs rent \$6k/yr must return the string
18	Housing live break-even valid	integration	1-30 or renting string	7	PASS	
19	Drawdown tax == Tax Center engine	integration		16712	16712 PASS	Same bracket walk on fixed \$100k
20	Allocations sum to 100%	integration		1	1 PASS	
21	No template artifacts in Tool Library	integration		0	0 PASS	Scans for {, \$, R, U, N, G
22	No errors on key output sheets	integration		0	0 PASS	Dashboard, FIRE, Tax, Drawdown output blocks
23	LTCG uses leftover deduction	unit		667.5	667.5 PASS	Ord \$10k + LTCG \$60k, single seeds: unused deduction shelters gains (QDCGT worksheet)
	Checks run				23	
	Passed				23	
	Pass rate			23 / 23 (100%)		
	No FAILs anywhere				PASS	

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