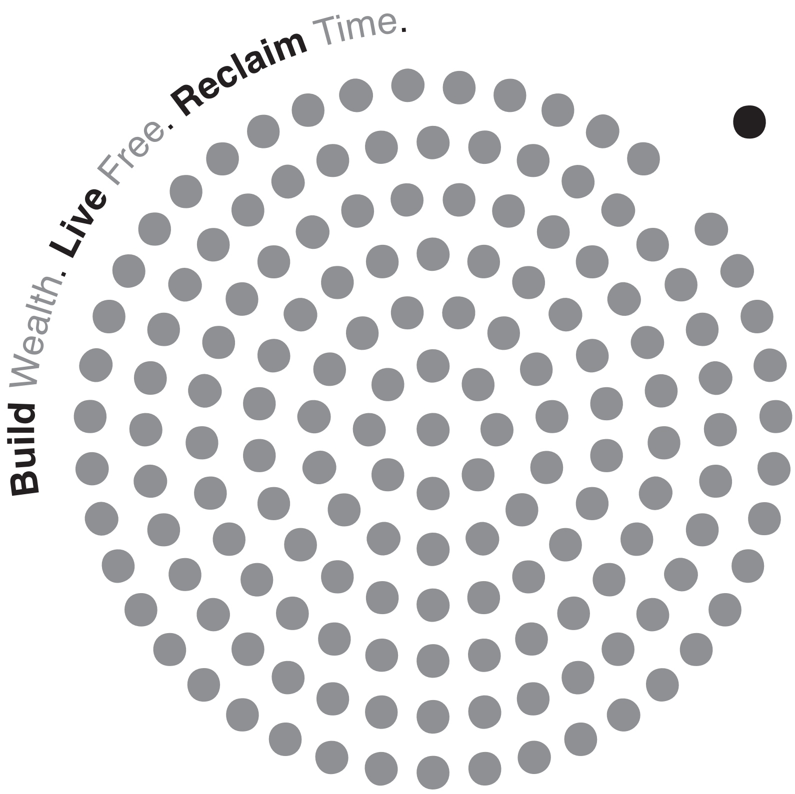
FREEDOM GAMEPLAN

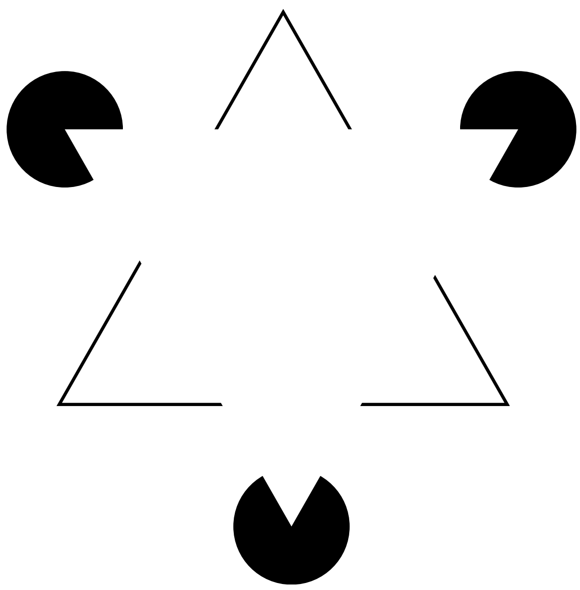


Audiobook Companion

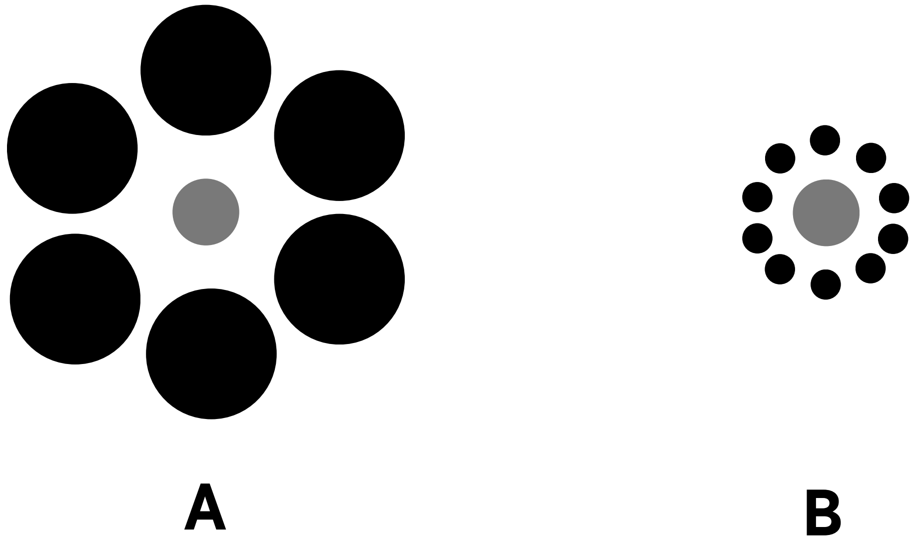
Amir Rodnia

THE FREEDOM FRAMEWORK

THE KANIZSA TRIANGLE



THE EBBINGHAUS ILLUSION



GOALS SHEET[1]

1. If money weren't an issue, how would you spend your time? *(Think about your ideal day, week, or life rhythm.)*

2. What are the top three things you want more of in life? *(E.g., Time? Travel? Security? Purpose? Family? Relationships?)*

1 You can get a Goals Sheet at www.rodnia.com.au.

3. What are you no longer willing to tolerate financially? *(E.g., Debt? Dependence? Stress? Living pay-to-pay?)*

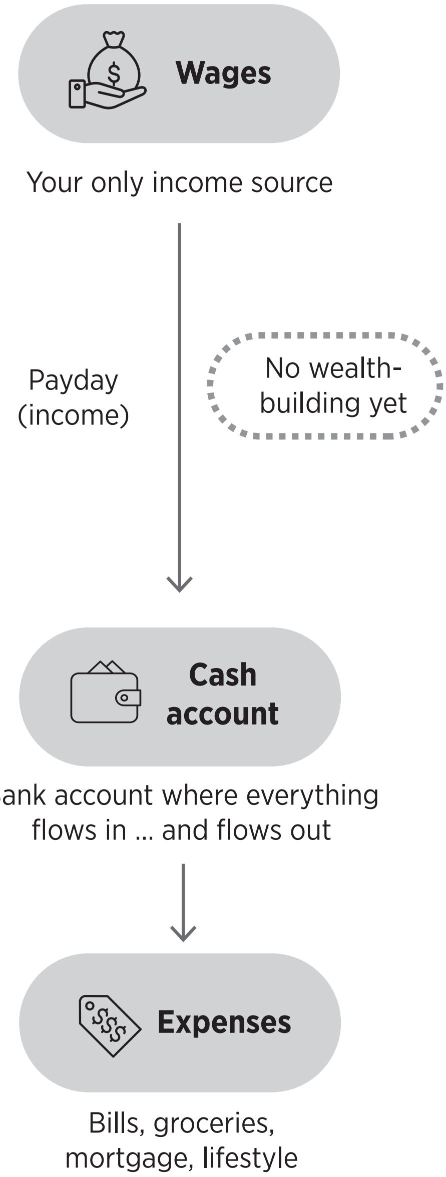
4. When you imagine financial freedom, what emotions come up? *(E.g., Joy? Confidence? Peace? Excitement?)*

5. What's one bold 'freedom' goal you want to achieve in the next 12 months? *(It could be increasing income, reducing debt, building savings, investing, or lowering your cost of living. Make it SMART: Specific, Measurable, Achievable, Relevant, and Time-bound.)*

Stage 1

The employment trap

You work. You earn. You spend. Repeat.

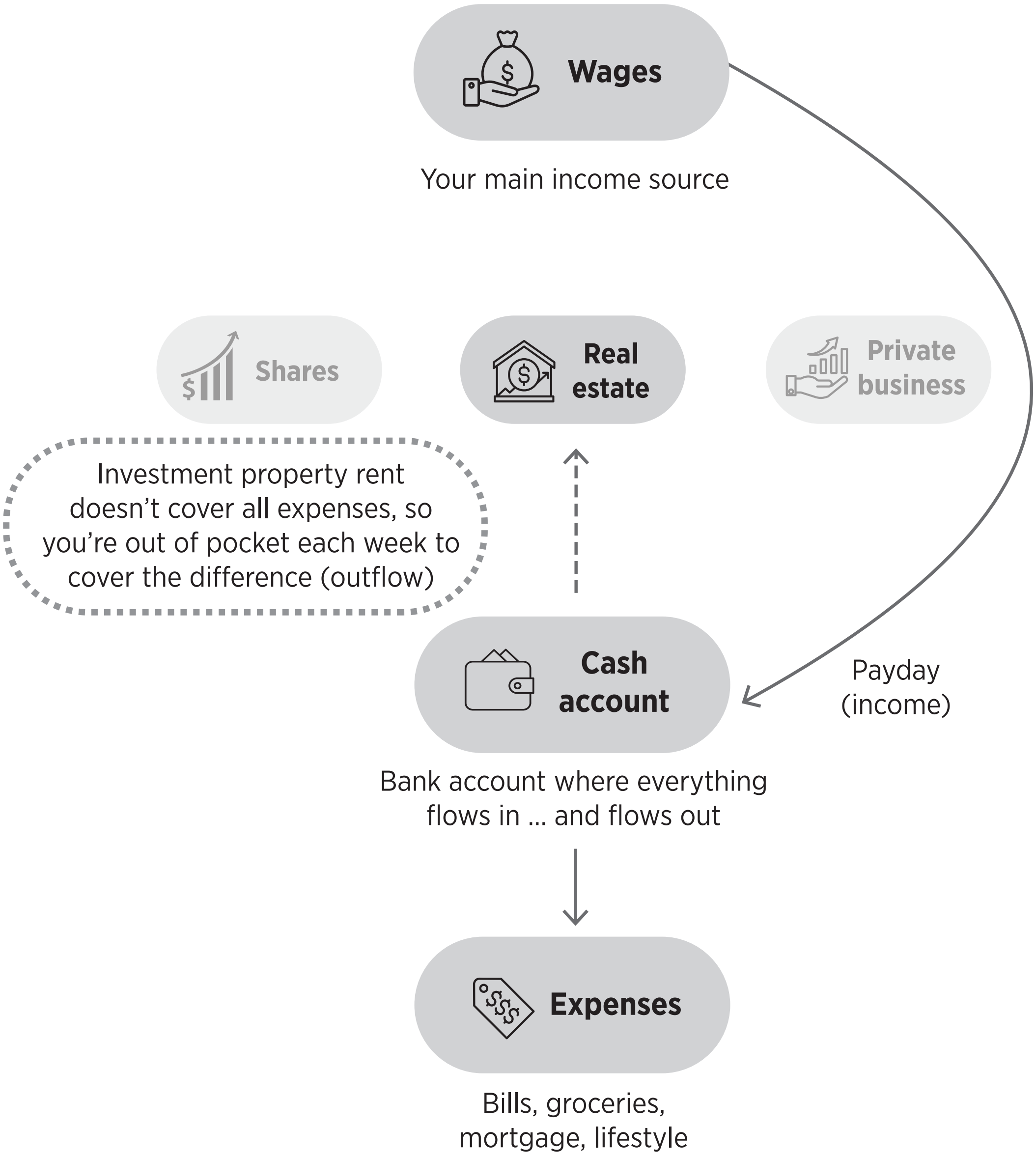


Freedom Score

0%

Stage 2

The products trap

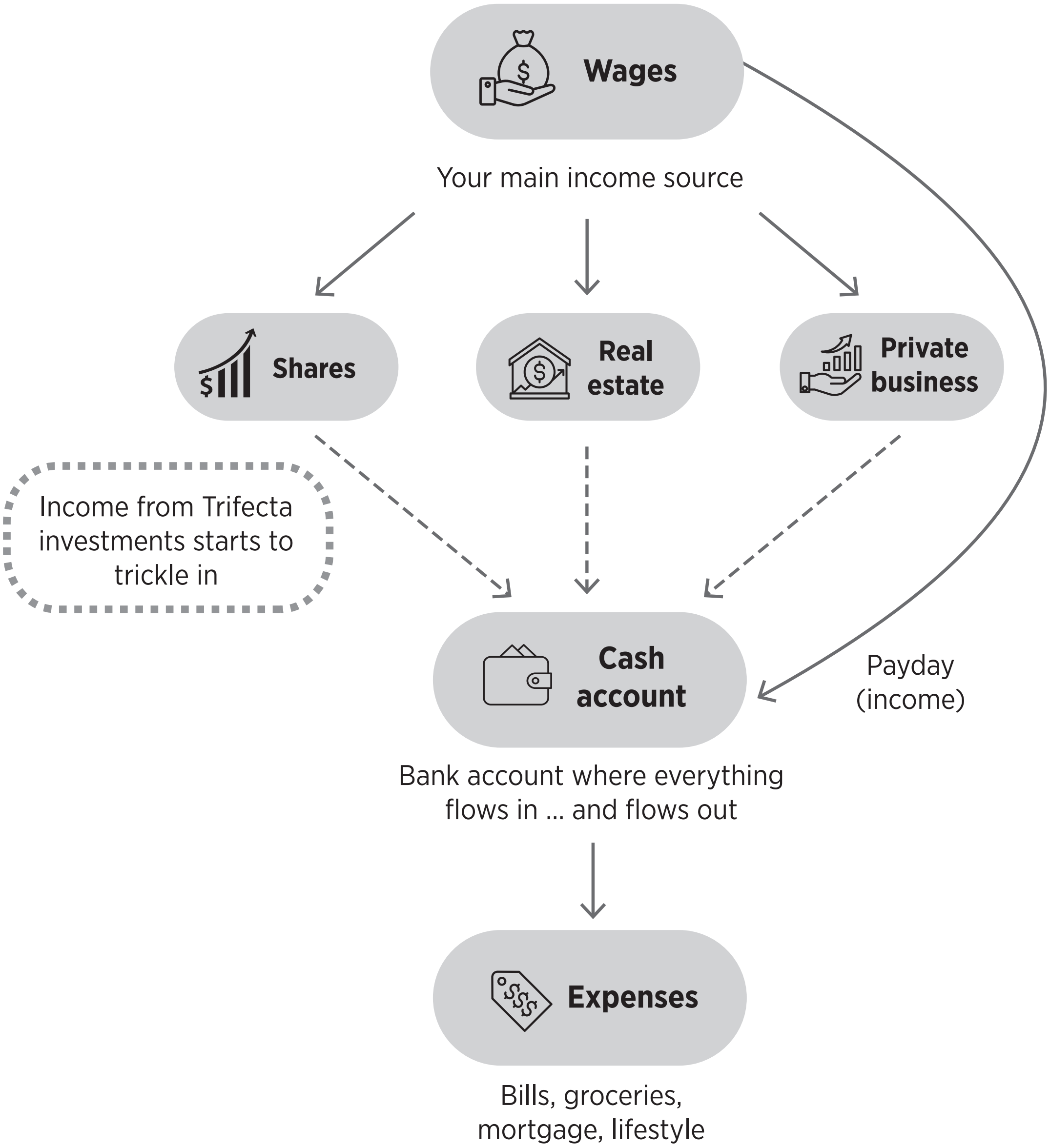


Freedom Score

0%

Stage 3

The fine-tuned machine

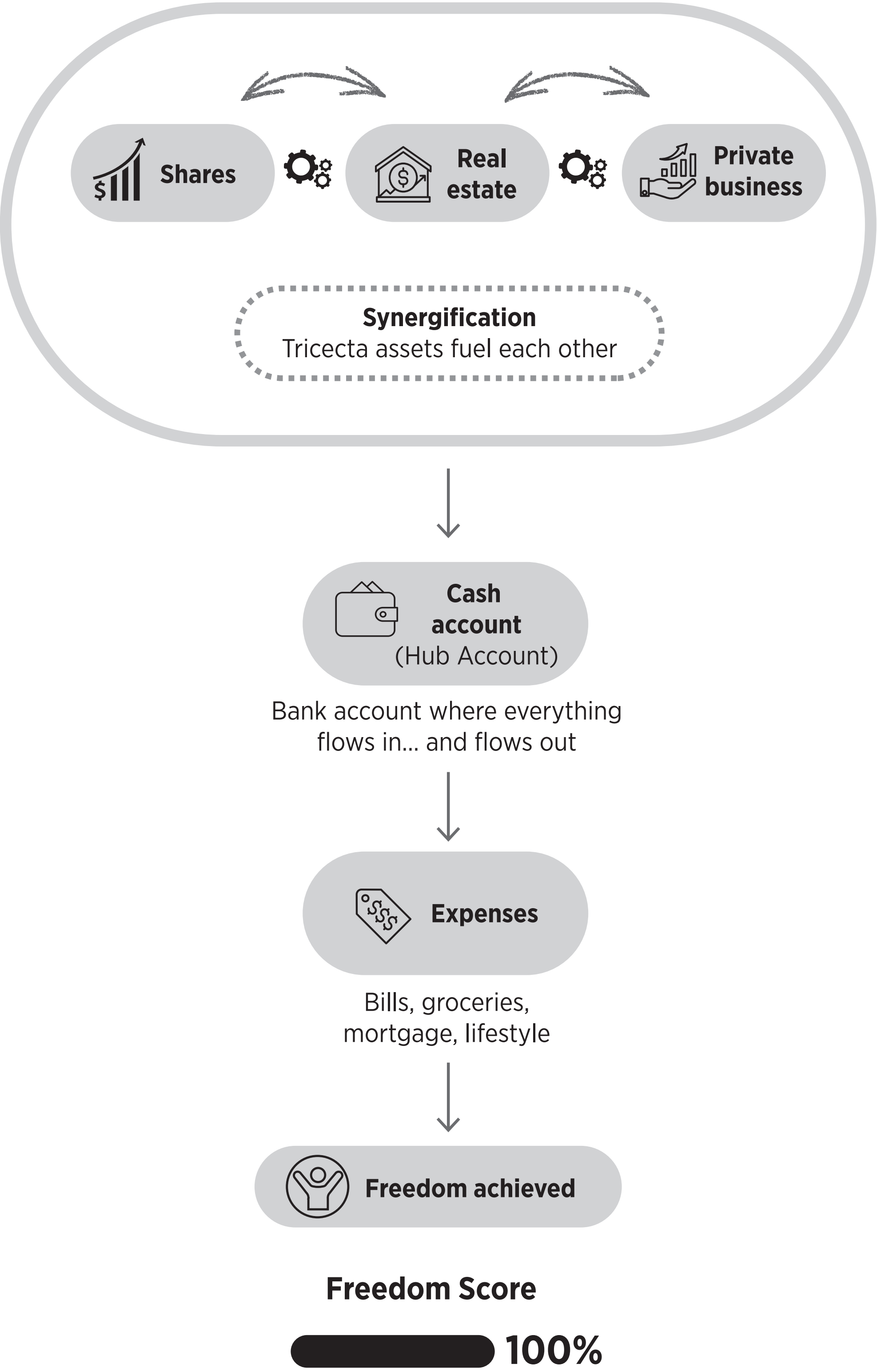


Freedom Score

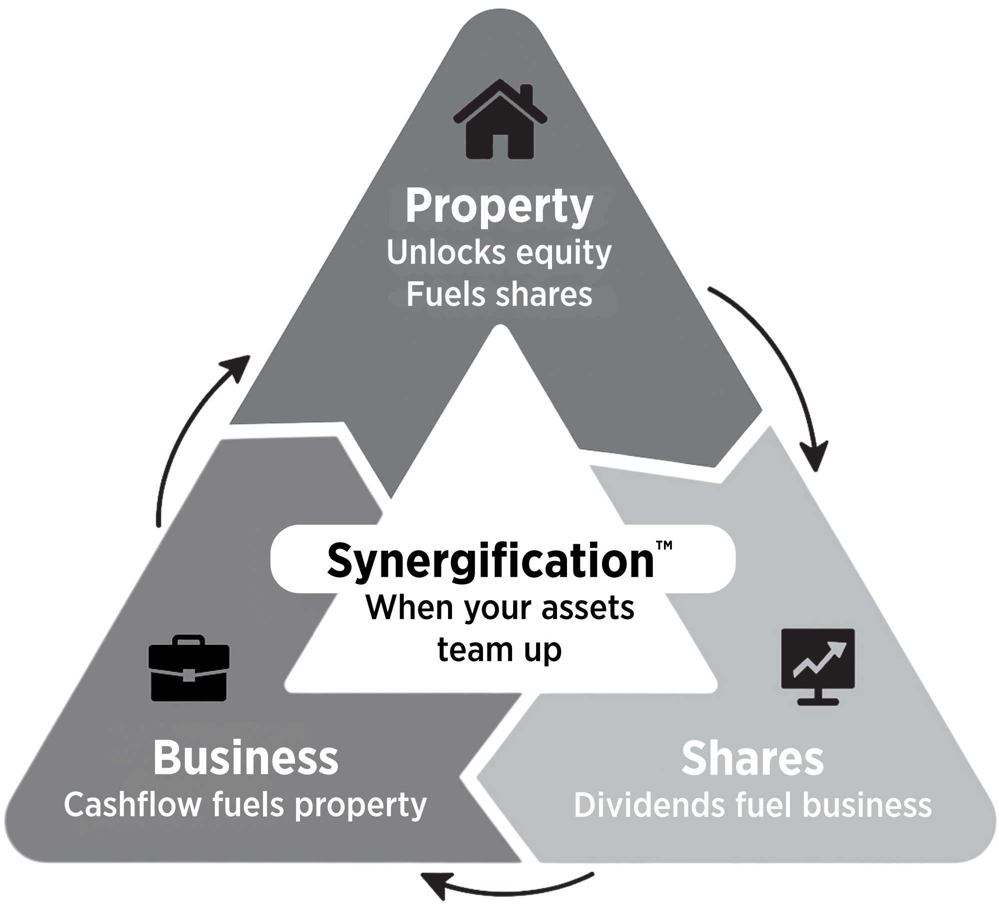
20%

Stage 4

The self-sustaining TRIFECTA MACHINE



SYNERGIFICATION



RICH METRICS[1, 2]

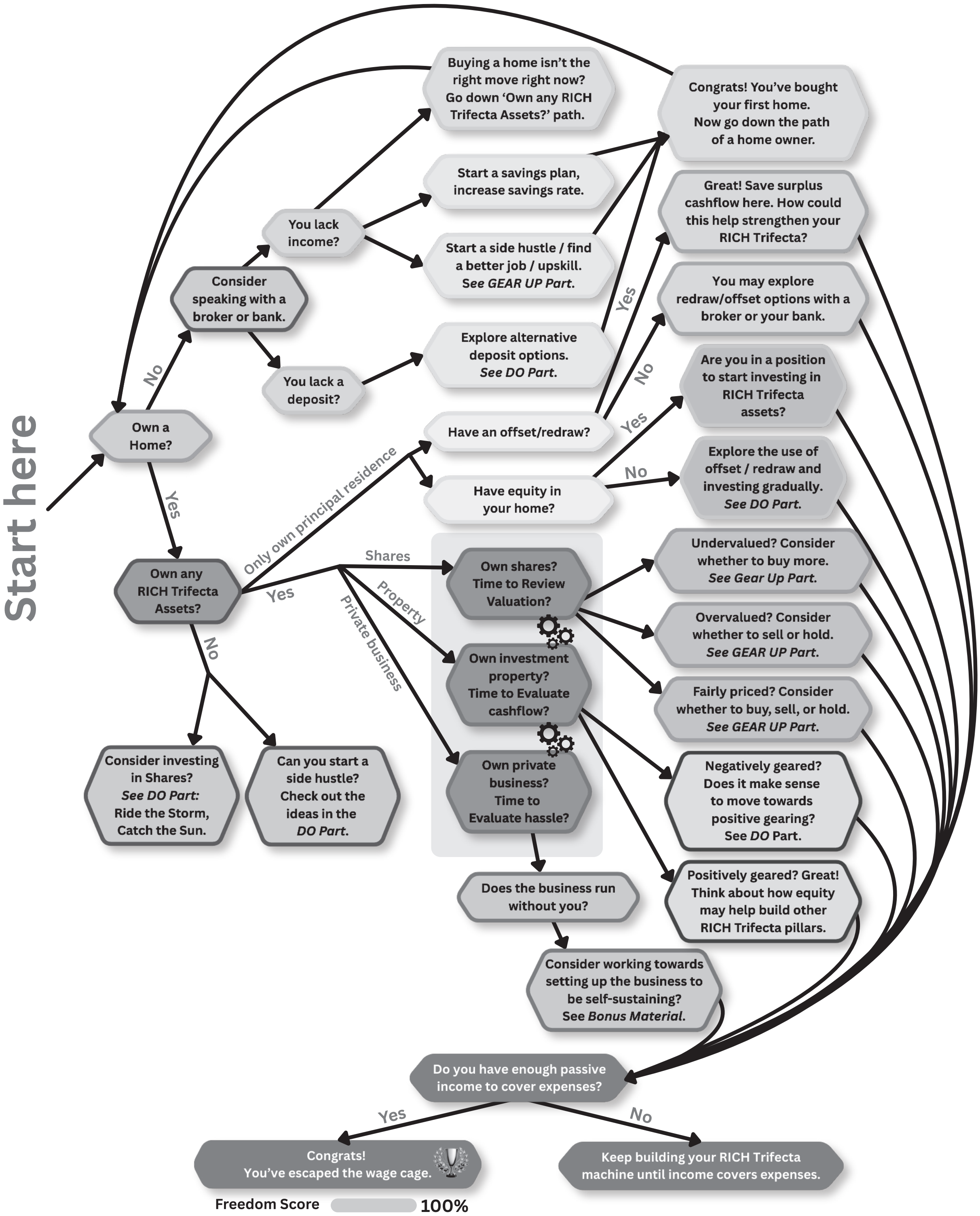
	Shares	Real estate	Private business
Risk	Medium ★★★☆☆	Low ★★★★☆	High ★★☆☆☆
Income potential	Moderate ★★★☆☆	Low to moderate ★★☆☆☆	High ★★★★★
Capital required	Low ★★★★★	High ★★☆☆☆	Low to moderate ★★★★☆
Hassle	Low ★★★★★	Moderate ★★★☆☆	High ★☆☆☆☆

1 You can download the printable colour copy at www.rodnia.com.au to accompany your *RICH Trifecta* chart.

2 These ratings are purely illustrative. They're here to help you understand the *RICH Trifecta* machine, not to tell you what to buy or recommend any specific asset class. You should always put your own thinking into the ratings.

FREEDOM MAP: EXAMPLE PATHWAYS

This map is a general education tool, not personal financial advice.
Your path depends on your own circumstances[1]



1 This map is a simplified illustration of common pathways only, not a step-by-step plan or prescribed strategy. There is no single correct path and outcomes depend on individual circumstances. Borrowing can increase both returns and risks. You should seek advice from a licensed financial adviser before acting on any information in this diagram.

DECISION LOG WORKSHEET

Before you judge your success, judge your process.

Use this worksheet to log your reasoning behind any major decision. The goal is to improve the quality of your thinking over time.

1. Decision summary

What are you deciding? e.g., whether to buy an investment property using the equity release tactic, or wait another 2 years to save a 20% deposit.

____

____

____

Date: ______________

2. Strategic goal

What are you ultimately trying to achieve with this decision? e.g., get into the property market early to avoid being priced out.

3. The options

What are your main options?

Briefly note the key trade-offs for each.

Option A: ______________________________

Upside: ______________________________

Downside: ______________________________

Option B: ______________________________

Upside: ______________________________

Downside: ______________________________

4. Core reasoning

Why are you making this choice based on what you know today? What facts or strategic logic are guiding you?

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5. RICH Rating (at the time of decision)

Risk ☆☆☆☆☆
Income ☆☆☆☆☆
Capital ☆☆☆☆☆
Hassle ☆☆☆☆☆

This rating reflects how the decision was expected to behave when made, not how it turned out.

Rate each category based on how predictable, income-generating, capital-efficient, and hassle-free you expect it to be. Don't overthink this, just score it based on what you know now.

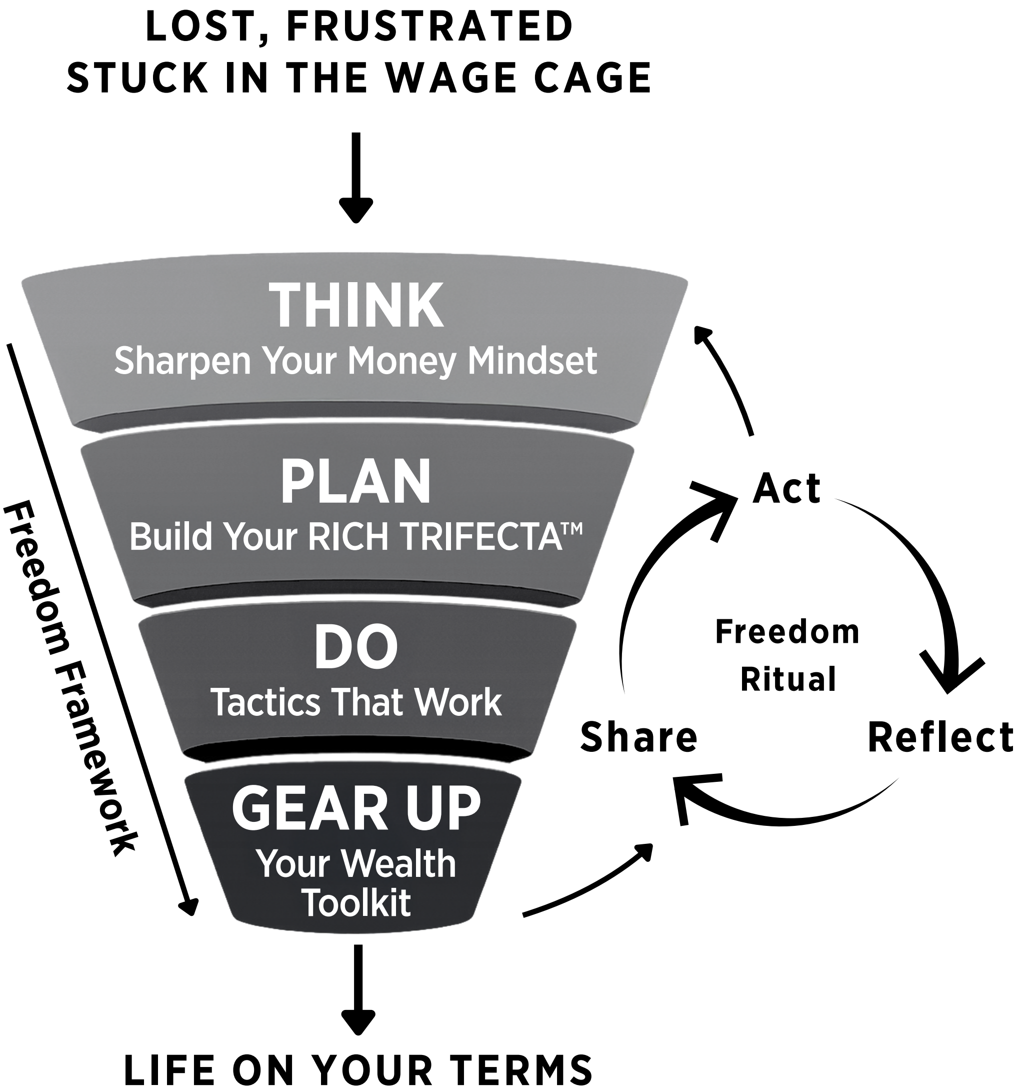
6. Review date

Review this decision in 6 to 12 months and ask: was the thinking sound, even if the result didn't go as planned? If the results were positive, was it because of luck, or sound reasoning?

Date: ____________________

Remember: A good decision is one made with clarity, not certainty. You can't control the outcome, but you can always control your thinking.

FREEDOM FRAMEWORK WITH THE FREEDOM RITUAL



THE FREEDOM GAMEPLAN GLOSSARY

This isn't just a book. It's a new way of thinking. And with any new way of thinking comes a new language – short, sharp, powerful terms that help you see money differently and act with confidence. Use these as your personal toolkit: in your planner, on your fridge, or even around the dinner table.

30-day Freedom Kickstart Kit: A practical 30-day action plan, available at the back of the book or online at www.rodnia.com.au, designed to help you assess your current position, set up your Hub Account, activate your *RICH Trifecta*, and build early momentum.

Decision Log: A tool for sharper financial decisions. Record your major financial decisions, including your reasoning and expectations. Over time, this helps you identify patterns, avoid repeat mistakes, and think more strategically. Available at www.rodnia.com.au.

Freedom Framework™: A structured pathway to financial freedom built on four stages – THINK, PLAN, DO, GEAR UP – guiding you from clarity to action and long-term results. While designed for financial transformation, it can be applied to other areas of life, providing a practical system for building, executing, and refining your strategy over time.

Freedom Gameplan Community (FG Community): A peer support network offering real stories, insights, accountability, and encouragement. Join at www.rodnia.com.au.

Freedom Ritual: A weekly review process where you set aside 5 to 10 minutes, update your Decision Log, review your *RICH Trifecta*, and refocus. Think of it as your personal board meeting. A tracker is available at www.rodnia.com.au.

Freedom Score™: The percentage of your annual living costs covered by passive income. It is the core metric of this book and the clearest measure of how close you are to financial freedom.

Hub Account: Your central financial account where all income is received, expenses are paid, and financial momentum builds. Ideally, this is your mortgage offset account; otherwise, use your highest-interest savings account. Centralised control beats fragmentation.

RICH Metrics: A four-part decision framework used to assess any financial move: Risk – what could go wrong; Income – does it generate cashflow; Capital – how much do you need to get in, and how easily can you get it out; Hassle – how much time, energy, or complexity is involved. Use it as a practical tool for clearer, more structured decisions.

RICH Rating™: A five-star scoring system for evaluating investments, strategies, or opportunities across four dimensions: Risk, Income, Capital, and Hassle. It replaces gut feel with structured clarity, helping you choose options aligned with your goals, stage of life, and Freedom Gameplan.

RICH Reset: A cashflow optimisation strategy for property investors typically 1–3 years into a principal and interest mortgage. By resetting the loan term to 30 years, repayments may be reduced while rental income continues to grow, potentially shifting a property from negatively geared to cashflow positive. This is about timing, not trickery. See Tactic 7 in the DO section.

***RICH Trifecta*™:** A core wealth-building framework based on three key asset classes – real estate, shares, and private business – providing control, growth, and leverage. The goal is to build them in balance over time, not all at once.

Synergification™: The alignment of asset classes for compounded growth. More than diversification, it describes the amplification that occurs when property, shares, and business work together, accelerating growth through compounding momentum rather than simply spreading risk.