



The Seven Baby Steps

As recommended by Dave Ramsey

- 1.** Get a \$1,000.00 "Emergency Fund"
- 2.** Pay off all debt using the "Debt Snowball" (except the house)
- 3.** 3-6 Months living expenses in savings
- 4.** Invest 15% of household income into Roth IRA's and pre tax retirement plans
- 5.** College Funding
- 6.** Pay off home early
- 7.** Build wealth and give