



R RAMSEY
BABY STEP 
Tracker

The Ramsey Baby Steps

Once you decide to take control of your money, you need a realistic plan that works. That's why Dave Ramsey created the 7 Baby Steps—a clear, proven path that has helped thousands of people pay off debt and win with money. In this first step, your goal is to save \$1,000 as fast as you can. Your starter emergency fund will cover those unexpected life events you can't plan for. (You don't want to dig a deeper hole while you're trying to work your way out of debt!)

How to Use the Tracker

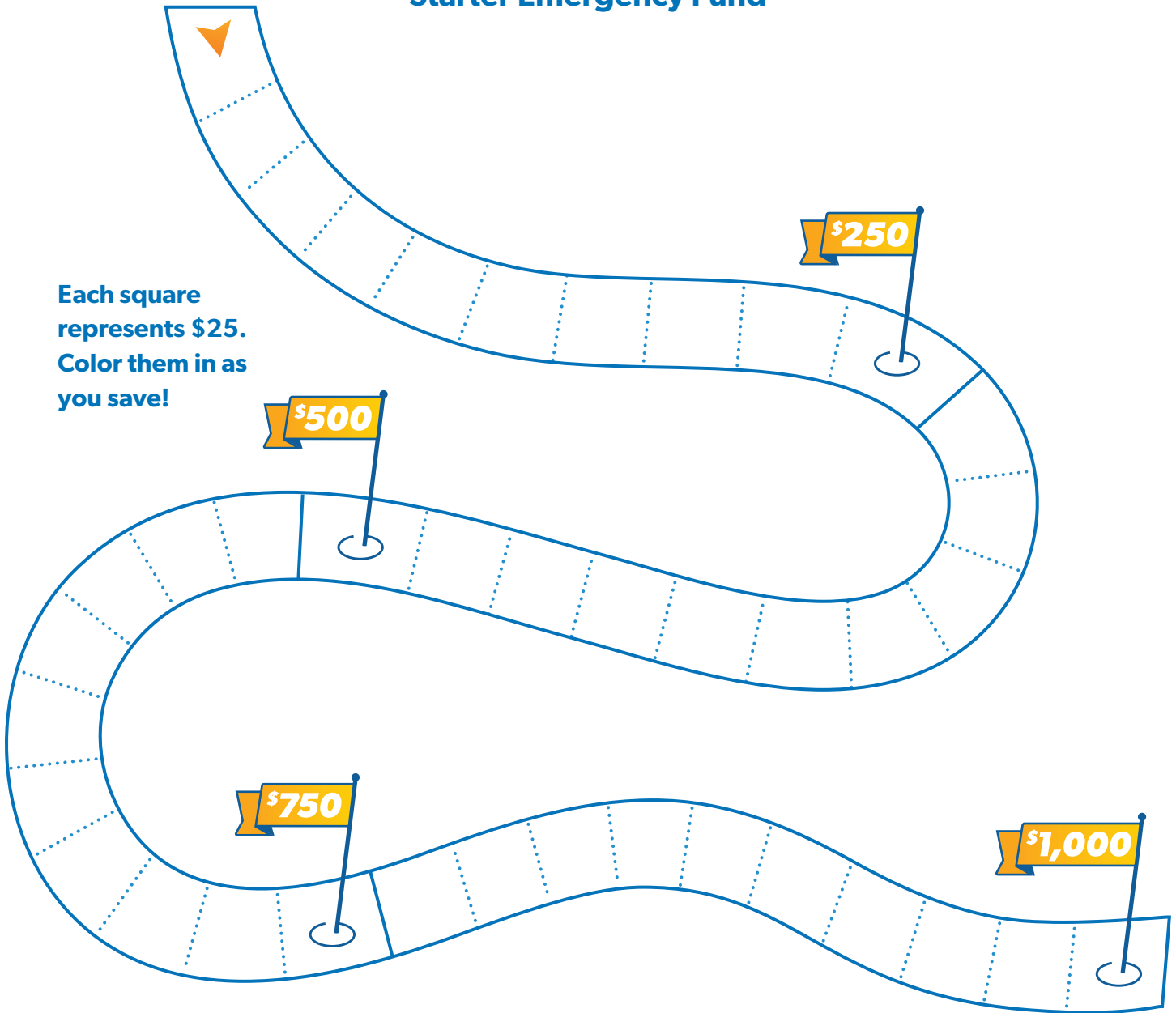
Each square on the tracker represents \$25 saved. As you save money, fill in each square until you've reached your goal of \$1,000. You should be able to complete Baby Step 1 in one month. Start by creating a budget. Small changes make a big impact, so see if you can trim down your monthly food expenses or pause a few subscriptions. Then make a list of items you could sell, like furniture or clothes, to help you get there faster. Start coloring in those squares and you'll have \$1,000 saved in no time!

R RAMSEY
BABY STEP 1
Tracker

Save \$1,000 for Your
Starter Emergency Fund

START

Each square
represents \$25.
Color them in as
you save!



DATE COMPLETED

MONTH	DAY	YEAR

#theramseyway

R RAMSEY
THE 7 BABY STEPS

1

BABY STEP 1

Save \$1,000 for Your Starter Emergency Fund

2

BABY STEP 2

Pay Off All Debt (Except the House) Using the Debt Snowball

3

BABY STEP 3

Save 3–6 Months of Expenses in a Fully Funded Emergency Fund

4

BABY STEP 4

Invest 15% of Your Household Income in Retirement

5

BABY STEP 5

Save for Your Children's College Fund

6

BABY STEP 6

Pay Off Your Home Early

7

BABY STEP 7

Build Wealth and Give

Need help saving \$1,000?

An EveryDollar budget is your new BFF. EveryDollar is the monthly budgeting app that lets you customize your spending (and saving) so you can start making progress. [Check it out!](#)

