



# **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 step, your goal is to take the money you were throwing at your debt and build a fully funded emergency fund that covers 3–6 months of your expenses. This will protect you against life's bigger surprises and keep you from slipping back into debt.

## **How to Use the Tracker**

Choose one of the tracker pages depending on if you want to save three or six months of expenses. (If your income and household are stable, we suggest three months. If you have an inconsistent income or you're a one-income household, we suggest six months.) Calculate one month of expenses, and divide that amount by 20. That's how much each space on the thermometer represents. Now fill in your savings goal and the date you're going to be fully funded by and get started. As you work to save 3–6 months of income, color in spaces to show how much money you save. Soon you'll be looking at a fully funded emergency fund!





**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**

**Building a fully funded emergency fund?**

An EveryDollar budget is the easiest, fastest way to save 3-6 months of expenses. EveryDollar is the monthly budgeting app that helps you take control of your money. [Check it out!](#)

