

# BABY STEP



Save \$1,000 for your  
starter emergency fund

## *Your Plan for the Unplanned*

*When you save \$1,000 before you start getting out of debt, you can cover any unexpected smaller emergencies without breaking a sweat.*

**5 ways to get \$1,000 between you and life's unexpected emergencies:**

1

**START BUDGETING:** You'll be shocked at how much money you're spending without realizing it! Give every dollar a name with a budget.

2

**CUT BACK ON SPENDING:** Make your true needs (food, utilities, shelter, and transportation) a priority and cut back on your "wants."

3

**SELL YOUR STUFF FOR CASH:** Look at the stuff just sitting in your garage or piled up in your attic—can you sell it? See what you can get rid of for cash!

4

**RE-EXAMINE YOUR REOCCURRING EXPENSES:** Chances are, you could be saving money on your monthly fixed bills. Check to see if you can get any special rates!

5

**REMEMBER, YOU'VE GOT THIS!** You won't hit a savings goal if you don't believe you can do it. With the right attitude, you'll save \$1,000 much quicker than you think.

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