



RAMSEY

SmartDollar

Retire Like No One Else!

If you follow these four simple steps, you'll be well on your way to fulfilling your retirement dreams.

You simply need to have a plan for the money you have. Start today!

1

Dream in HD

You need to know your retirement goals in detail and what you need to do in order to reach them. What's your dream? What have you always thought about doing in retirement? **Check out the [Retirement Savings Planner](#) in the SmartDollar Tools tab to help you know exactly how much you need for the retirement of your dreams.**

2

Set Your Plan Up for Success

Before you start thinking of the future, you need to take care of today.

- If you still have debt, start by saving \$1,000 as quickly as you can.
- Pay off any outstanding debts from smallest to largest, not including the house.
- Save at least three to six months of expenses in your emergency fund.

3

Start Investing

With no debt and a full emergency fund, you can start investing 15% toward the retirement of your dreams. **That is 15% of your gross salary—not just take-home pay—every single month.** And if your company offers a match to your contributions, great! Just remember, the match is the cherry on top and not counted as part of the 15%.

4

Stick With It

No matter how scary the headlines can be, remember you're in this for the long haul. You're saving for your dreams (see step one), and that means sticking with your budget and investing plan—and updating them when needed!

ENROLL TODAY!