



# DAVE RAMSEY'S SEVEN BABY STEPS

Getting out of debt will not happen overnight; it takes time.  
Here are the Baby Steps that will get you started:

**step 1: \$1,000 In An Emergency Fund**

**step 2: Pay Off All Debt With The Debt Snowball**

**step 3: 3 To 6 Months Expenses In Savings**

**step 4: Invest 15% Of Income Into Roth IRAs  
And Pre-Tax Retirement Plans**

**step 5: College Funding**

**step 6: Pay Off Your Home Early**

**step 7: Build Wealth And Give!**



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