

## *“Baby Steps”*

- Step One: \$1,000.00 to start  
"Emergency Fund"*
- Step Two: Pay off all debt using the  
"Debt Snowball" (except the house)*
- Step Three: 3-6 months expenses in savings*
- Step Four: Invest 15% of household  
income into Roth IRA's and  
pre-tax retirement*
- Step Five: College Funding*
- Step Six: Pay off home early*
- Step Seven: Build Wealth & Give!  
(Mutual Funds / Real Estate)*

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