### THE SEVEN BABY STEPS

## Step 1

\$1,000 in an emergency fund (or \$500 if you make less than \$20,000 a year)

#### Step 2

Pay off all debt except the house utilizing the debt snowball

## Step 3

Three to six months expenses in savings

## Step 4

Invest 15% of your household 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!

The **Seven Baby Steps** are the steps
you should take to
reach financial peace.

If you are not in debt, these steps will serve as your compass or framework for financial success.

You will find the Seven Baby Steps explained in detail throughout this course. When you begin implementing them for yourself, be sure to follow them in order and complete each one before moving on to the next.

