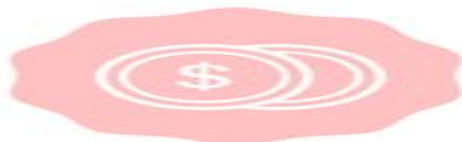


DAVE RAMSEY'S

7 Baby Steps

EXPLAINED



STEP ONE

Save \$1,000.00 for a starter Emergency Fund



STEP TWO

Pay down ALL debt except for mortgage using the snowball method



STEP THREE

Save 3 -6 months worth of savings



STEP FOUR

Invest 15% of your income to pre-tax retirement and ROTH IRA



STEP FIVE

Save for college for the next generation



STEP SIX

Pay off your mortgage



STEP SEVEN

Build wealth and give back along the way

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