

THE BABY STEPS

Here are the seven Baby Steps that will help you take control of your money, pay off debt, and invest for the future! Check off each Baby Step as you complete it, then focus your attention on the next one.

- BABY STEP 1** ***Baby Step 1***
\$1,000 in a Starter Emergency Fund
- BABY STEP 2** ***Baby Step 2***
Pay Off All Debt with the Debt Snowball
- BABY STEP 3** ***Baby Step 3***
3–6 Months of Expenses in Savings
- BABY STEP 4** ***Baby Step 4***
Invest 15% of Income for Retirement
- BABY STEP 5** ***Baby Step 5***
College Funding
- BABY STEP 6** ***Baby Step 6***
Pay Off Your Home Early
- BABY STEP 7** ***Baby Step 7***
Build Wealth and Give

