



7 BABY STEPS

BABY STEP 1

Put \$1,000 in a beginner emergency fund.

BABY STEP 2

Pay off all debt using the debt snowball.

BABY STEP 3

Put 3–6 months of expenses into savings as a full emergency fund.

BABY STEP 4

Invest 15% of your household income into ROTH IRAs and tax-favored retirement plans.

BABY STEP 5

Save for your children's college.

BABY STEP 6

Pay off your home early.

BABY STEP 7

Build wealth and give.