

# **“BABY STEPS”**

*There is a process to getting out of the mess that we allowed ourselves to get into without feeling overwhelmed. Getting out of debt will not happen overnight; it takes time. Here are the “baby steps” to begin the process:*

***Step One: \$1,000.00 in an “Emergency Fund” (\$500.00 if income under 20K per year)***

***Step Two: Pay-off all debt utilizing 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!  
(Mutual Funds/Real Estate)***