

“Baby Steps”

There is a process to getting out of the mess that we allow 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 to start***
 "Emergency Fund"
- Step Two:*** ***Pay off all debt using 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 & Give!***
 (Mutual Funds / Real Estate)