

DAVE RAMSEY'S BABY STEPS

BABY STEP 1
\$1,000 IN AN
EMERGENCY FUND



BABY STEP 2
PAY OFF DEBT
USE DEBT SNOWBALL



BABY STEP 3
3 TO 6 MONTHS
OF EXPENSES IN SAVINGS

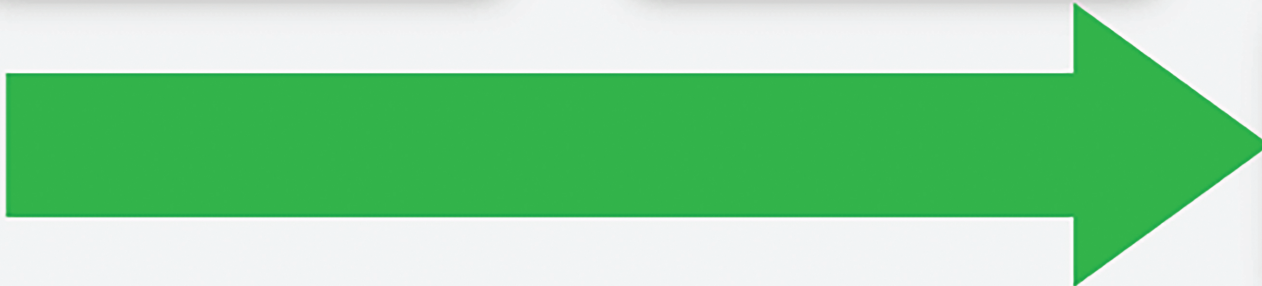
BABY STEP 4
INVEST 15% INTO
TAX-FAVORED ACCOUNTS



BABY STEP 5
FUND COLLEGE
FOR YOUR CHILDREN



BABY STEP 6
PAYING OFF
YOUR HOME EARLY



BABY STEP 7
BUILD WEALTH
& GIVE A BUNCH AWAY