

Baby Step 1 - Save \$1,000 Emergency Fund.
Baby Step 2 - Pay off all debt! (except the house) using the Debt Snowball Method.
Baby Step 3 - 3 to 6 months of expenses in savings
Baby Step 4 - Invest 15% of household income into Roth IRAs and pre-tax retirement
Baby Step 5 - College funding for children
Baby Step 6 - Save for home/ wedding early
Baby Step 7 - Build wealth and give!

