**The 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’ expenses into savings as a full emergency fund**

Baby Step 4

**Invest 15% of your household (Gross) 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**

Baby Step 7

**Build wealth and give**