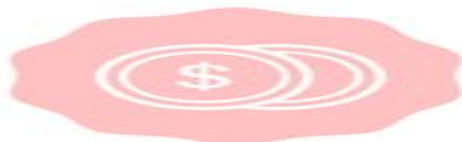


DAVE RAMSEY'S

7 Baby Steps

EXPLAINED



STEP ONE

Save \$1,000.00 for a starter Emergency Fund



STEP TWO

Pay down ALL debt except for mortgage using the snowball method



STEP THREE

Save 3 -6 months worth of savings



STEP FOUR

Invest 15% of your income to pre-tax retirement and ROTH IRA



STEP FIVE

Save for college for the next generation



STEP SIX

Pay off your mortgage



STEP SEVEN

Build wealth and give back along the way

Rule Of 72 Answers Dave Ramsey

**William Mark McKinney, David
Shephard Garland**



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