

# 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

**Michael Rajnik**



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