

Dave Ramsey's 7 Baby Steps

Build Wealth and Give Back

Pay Off the Mortgage Early

Save for Children's College Tuition

Invest 15% of Income into Retirement

Build a Fully Funded Emergency Fund

Pay Off Debts Using the Snowball Method

Save \$1,000 for an Emergency Fund

DAVE RAMSEY'S BABY STEPS

Step 1- Save \$1000 for an Emergency Fund

Step 2- Pay off all debt using the Snowball Method

Step 3- Build a fully funded Emergency Fund (3-6 months of expenses per Baby Steps)

Step 4- Invest 15% of your income into retirement after the first 3 steps are completed

Step 5- Save for your children's college fund(s)

Step 6- Pay off your Mortgage early. ex. Use a Zero Budget plan and use all extra money to pay down mortgage until it is paid off

STEP 7- BUILD WEALTH AND GIVE BACK

Emergency Fund

you can do it!!

\$1000

\$

/ /

\$

/ /

\$

/ /

\$

/ /

\$

/ /

\$

/ /

\$

/ /

\$

/ /

\$

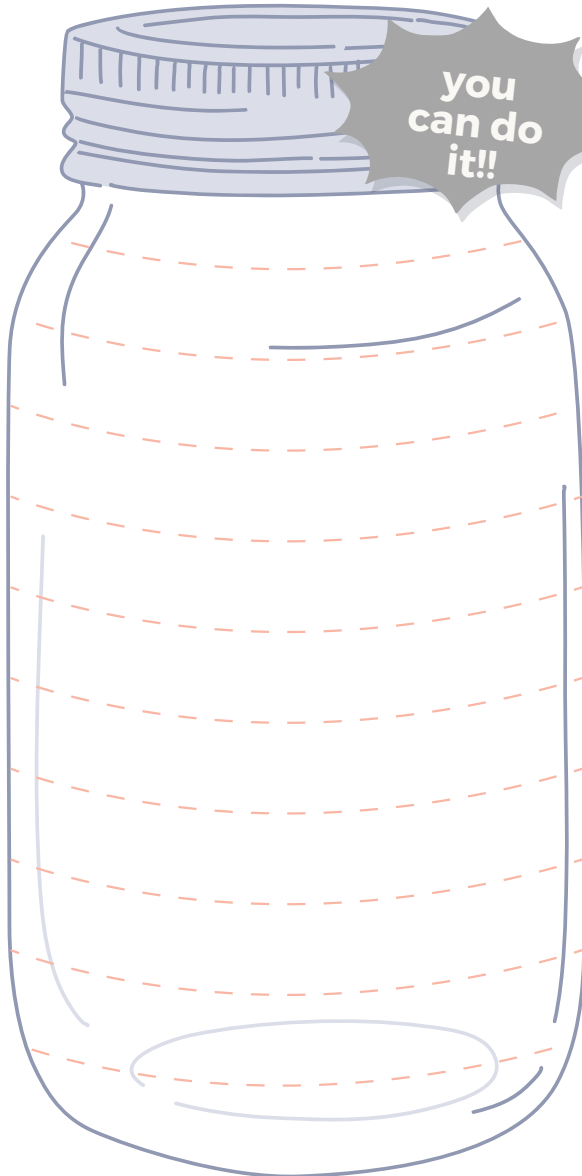
/ /

\$

/ /

START

/ /



DEBT PAYMENT TRACKER

DEBT NAME					
INTEREST RATE					
BALANCE					
MIN. PAYMENT					
JAN	PAYMENT BALANCE				
FEB	PAYMENT BALANCE				
MAR	PAYMENT BALANCE				
APR	PAYMENT BALANCE				
MAY	PAYMENT BALANCE				
JUN	PAYMENT BALANCE				
JUL	PAYMENT BALANCE				
AUG	PAYMENT BALANCE				
SEP	PAYMENT BALANCE				
OCT	PAYMENT BALANCE				
NOV	PAYMENT BALANCE				
DEC	PAYMENT BALANCE				

FULLY FUNDED EMERGENCY FUND

WEEK	DEPOSIT	BALANCE	DONE	WEEK	DEPOSIT	BALANCE	DONE
1		<input type="text"/>		27		<input type="text"/>	
2		<input type="text"/>		28		<input type="text"/>	
3		<input type="text"/>		29		<input type="text"/>	
4		<input type="text"/>		30		<input type="text"/>	
5		<input type="text"/>		31		<input type="text"/>	
6		<input type="text"/>		32		<input type="text"/>	
7		<input type="text"/>		33		<input type="text"/>	
8		<input type="text"/>		34		<input type="text"/>	
9		<input type="text"/>		35		<input type="text"/>	
10		<input type="text"/>		36		<input type="text"/>	
11		<input type="text"/>		37		<input type="text"/>	
12		<input type="text"/>		38		<input type="text"/>	
13		<input type="text"/>		39		<input type="text"/>	
14		<input type="text"/>		40		<input type="text"/>	
15		<input type="text"/>		41		<input type="text"/>	
16		<input type="text"/>		42		<input type="text"/>	
17		<input type="text"/>		43		<input type="text"/>	
18		<input type="text"/>		44		<input type="text"/>	
19		<input type="text"/>		45		<input type="text"/>	
20		<input type="text"/>		46		<input type="text"/>	
21		<input type="text"/>		47		<input type="text"/>	
22		<input type="text"/>		48		<input type="text"/>	
23		<input type="text"/>		49		<input type="text"/>	
24		<input type="text"/>		50		<input type="text"/>	
25		<input type="text"/>		51		<input type="text"/>	
26		<input type="text"/>		52		<input type="text"/>	

SAVE UNTIL YOU HAVE FUNDS FOR 3-6 MONTHS
OF EXPENSES