

Dave Ramsey's 7 Baby Steps to Financial Freedom

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BABY STEP ONE

**Save \$1,000 for a Starter
Emergency Fund**

2

BABY STEP TWO

**Pay Off All Non-Mortgage
Debt Using the Debt Snowball**

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BABY STEP THREE

**3-6 Months Living Expenses
in an Emergency Fund**

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BABY STEP FOUR

**15% of your income into
retirement savings**

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BABY STEP FIVE

**Save for Your Children's
College Fund**

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BABY STEP SIX

Pay Off The House Early

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BABY STEP SEVEN

Build Wealth and Give

Dave Ramsey 7 Steps Of Negotiating

SJ Ball



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