

DAVE RAMSEY'S 7 BABY STEPS



PARADIGM
WEALTH PARTNERS

7 Steps on Your Way to Financial Freedom



SAVE \$1,000 IN AN EMERGENCY FUND

Before you get started trying to pay off debt, you need to have a way to deal with unexpected emergency expenses.



PAY OFF DEBT

Use any extra funds you can scrape up towards your debt. You'll arrange debts from smallest to lowest if you use the Debt Snowball method.



FULLY FUND YOUR EMERGENCY FUND

Now that your debt is paid off, you can fully fund your emergency fund. You should save 3-6 months expenses.



MAXIMIZE YOUR RETIREMENT

Now that you are debt free and have a full emergency fund, maximize your retirement. You should contribute at least 15% of your earnings.



COLLEGE FOR THE KIDS

You have taken care of you, now you can take care of your adult children. In this baby step you will save to put your kids through college.



PAY OFF YOUR MORTGAGE

Part of being debt free means eliminating all debt. In this step you pay off your home mortgage! Set a goal and challenge yourself!



BUILD WEALTH & GIVE

The very last step is to continue to build your wealth and give back. You have accomplished something very few have. Now, keep it going!

BUILDING FINANCIAL CONFIDENCE

Create the Life You Love.®

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