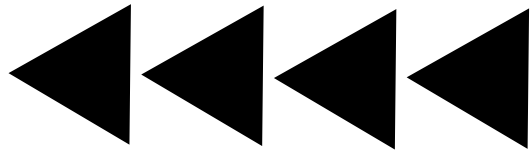


BABY STEPS



Baby Step 1

\$1000 in Emergency Savings

Baby Step 2

Pay off ALL non-mortgage debt

Baby Step 3

Increase Emergency Savings to 3-6 months living expenses

Baby Step 4

Put 15% of income towards retirement

Baby Step 5

Begin Saving for kid's college

Baby Step 6

Pay off your house early!

Baby Step 7

Build wealth and give!