

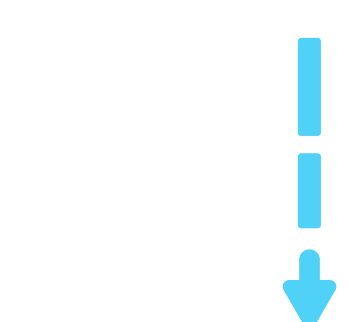


01: TRACK EVERY DOLLAR YOU SPEND FOR 90 DAYS

► This is the first step to changing your money story

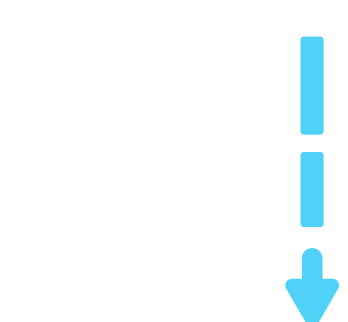
02: SAVE \$1,000 IN THE BANK AS A CRISIS FUND

► Do whatever it takes, create a crisis fund that takes you and your family back from the cliff edge



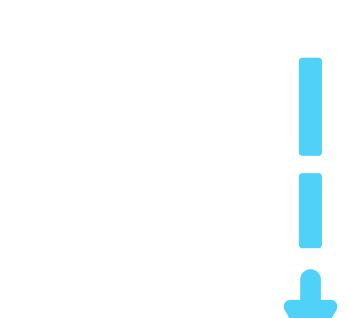
03: COMMIT TO NO NEW DEBT

► You must stop digging the debt hole deeper



04: ASK, "DOES YOUR EMPLOYER MATCH RETIREMENT SAVINGS?"

► Find out if your work retirement plan (401k, 403b, TSP, etc) matches? Get your free money!



05: FOREVER PAY OFF ALL DEBT (EXCEPT HOUSE AND STUDENT LOANS UNDER 5%)

► Pay off all consumer debt except your mortgage and student loans under 5% interest (cc, car, personal loan, payday lender, couch, blinds)



06: SAVE TO COMPLETE YOUR 3-6 MONTH EMERGENCY FUND

► Grow your savings crisis fund into 3-6 months living expenses in a safe, separate account (ie: online savings bank)



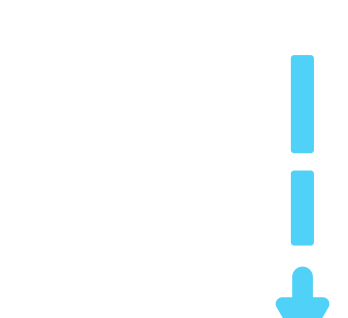
07: PLAN YOUR SAVINGS ROADMAP

► Fill out your savings plan — this is your personal guide to smart investing for every extra dollar you save then automate it!



08: EVALUATE YOUR INSURANCE NEEDS

► Decide on the right kind of insurance, for the right amount, at the right time



09: PLAN FOR COLLEGE

► Prepare for your family's income boosting education — whether college, tradeschool, or certifications.



10: WRITE YOUR INVESTMENT PLAN DOWN

► Take everything we have learned and write it down in your own investing statement. This is your guide to financial independence, stability and security through any market

