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emergency fund
is in place, you
should. begin
retirement and
college funding,
which falls
within long-
term investing
for Wealth
Building -Baby
Step 1 is \$1000
in the bank**

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**-Baby Step 2 is
Debt Snowball
-Baby Step 3 is
3-6 months of
expenses in an
emergency fund
-Baby Step 4 is
investing 15%
of your
household
income into
Roth IRAs and
pre-tax**

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**retirement
plans -Tax
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within long-term investing for Wealth Building -Baby Step 1 is \$1000 in the bank -Baby Step 2 is Debt Snowball -Baby Step 3 is 3-6 months of expenses in an emergency fund -Baby Step 4 is

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**investing 15%
of your
household
income into
Roth IRAs and
pre-tax
retirement
plans -Tax
favored means
that the
investment is in
a qualified plan
or has ...**

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