



## *Freedom Step 1*

### **Establish Your WHY and Motivation**

Find a reason to stay motivated.



## *Freedom Step 2*

### **Prioritize Your Financial Goals (Short, Medium, & Long-Term)**

Save for an emergency fund & prioritize your financial goals.



## *Freedom Step 3*

### **Bring Awareness Into Your Life**

Track your spending & know where every dollar goes.



## *Freedom Step 4*

### **Create a Budget Calendar**

Be prepared for other life events, not just paying the bills.



## *Freedom Step 5*

### **Create & Establish a Realistic Budget (Tweak & Perfect)**

Decide and implement a budget schedule that works for you.



## *Freedom Step 6*

### **Cash Envelope Method**

Force yourself to ask the hard questions about your spending.



## *Freedom Step 7*

### **Create a Plan of Attack & Pay Off Debt**

Snowball, Avalanche, or both. Prioritize your debt payoff.



## *Freedom Step 8*

### **Maximize Retirement**

Invest 10-15% | Strive for max contribution limits | Automate Savings



## *Freedom Step 9*

### **Focus on Long-Term Goals**

Use all extra income to fund goals that are important to you.