I Was Broke. Now I’m Not. *Ladder*

**Goal Date**

- **Rung 9**: Live a great life!
- **Rung 8**: Place 30% of gross income into tax-advantaged investments
- **Rung 7**: Pay off house and business debt
- **Rung 6**: Place 15% of gross income into tax-advantaged investments
- **Rung 5**: Build savings to a minimum of three months of expenses
- **Rung 4**: Eliminate all non-house, non-business debt
- **Rung 3**: Invest enough to capture full company match (or $100/month – whichever is greater)
- **Rung 2**: Save money – Start with one month of expenses
- **Rung 1**: Set goals

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