

## THE ROADMAP OF WISDOM

The **Roadmap of Wisdom** helps you have a long-term view with short-term steps.  
*"If you don't know where you are going, you'll end up someplace else." Yogi Berra*

### STEP 1

Trust in the Lord, Pray, & Make a giving commitment to your local church.

### STEP 2

Put \$1,000 in a beginner emergency fund.

### STEP 3

Pay off all debt using the debt snowball.

### STEP 4

Put 6 months of expenses into savings as a full emergency fund.

