

10 Steps to Realignment

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1. Take control of your thought life

 2. Develop long-term goals

 3. Track spending consistently

 4. Start giving a tithe - 10% to local church

 5. Develop a spending plan and live on less than you make

 6. Save a small emergency fund - \$500 to \$1,000

 7. Get out of debt

 8. Save a larger emergency fund - 2 to 9 months' worth of "bare bones" expenses

 9. Begin saving for major purchases - Home, car, business, etc.

 10. Begin funding long-term purchases and college savings
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*Items 1 -3 can be done at the same time. Items 4 – 7 need to be done in sequential order. Items 8-10 can be done at the same time.