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Chapter Three: WEALTH BUILDING and COLLEGE SAVINGS 33-41 -Once the 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 -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 retirement

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