

**Financial Fundamentals: The Basics and More!**  
**7 Steps to Funding Your Dreams**  
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Here are 7 steps to consider for funding your dreams:

1. Find your passion and do it well.
  - a. Jumpstart your career;
  - b. Uncover opportunities;
  - c. Make your pitch;
  - d. Mark your territory;
  - e. Expand your network
2. Invest in yourself first and foremost.
  - a. Pay yourself first,
  - b. Ratchet up your savings and
  - c. Do it with discipline.
  - d. Save at least 10% of your net income
3. Max out your retirement savings.
  - a. Invest the max and
  - b. Max out your employers' contributions
4. Get out of debt.
  - a. Elect plastic surgery!
  - b. Lower your rates;
  - c. Tackle those balances
5. Invest smarter.
  - a. Do your homework,
  - b. Understand risk reward relationship in investing.
  - c. Get professional help if needed
6. Spring for a spending plan.
  - a. Cover the fixed costs first.
  - b. Target some realistic goals
  - c. Pick a prize to splurge on & make it real – put a price tag on it – buy it!
  - d. Stay on track with your spending plan
  - e. Realize that a spending plan is about making good choices
7. Delete the Prince Charming action hero from your thinking
  - a. Be successful in your own right
  - b. Be independent financially
  - c. Share and share alike!