



International Association of  
Administrative Professionals<sup>®</sup>

*Municipal Employees Chapter  
Presents:*

# **Personal Finance**

**By Ferrel Wiley**

**This program is based on Dave Ramsey's "Baby Steps."**

1. Start an emergency fund of \$1000
2. Pay off all debt except mortgage
3. 3-6 months of expenses in savings
4. Invest 15% of income in retirement savings
5. Savings for college tuition for children
6. Pay off home mortgage early
7. Build wealth and give

**Please Join Us January 21, 2010**

**Gwinnett County  
Fires Administrative  
Headquarters**

**408 Hurricane Shoals Road. NE  
Lawrenceville, GA**

**Time: 5:45 p.m. — 6:00 p.m. Networking  
6:00 p.m.—Program Begins**

**RSVP by Friday January 15th: Lorraine Powell  
CPS/CAP**

**678-518-4818 or [Lorraine.powell@gwinnettcountry.com](mailto:Lorraine.powell@gwinnettcountry.com)**

*Our 15th Anniversary!*



*Refreshments will be served.*

