Here is my suggested beginner's kit, with an emphasis on frugality:

- Baofeng UV-5R and programming cable and CHIRP as a VHF/UHF starter kit. (Or RT Systems, which both you and I recommend.)
- Add an inexpensive magnetic mount and an inexpensive VHF/UHF mobile antenna to transform the UV-5R into a viable mobile radio for use with repeaters in northern Colorado. Cost is less than \$20.
- Smiley Tri-Band telescoping antenna, which is a +9dB HT antenna, versus the approximately -25dB stock Baofeng rubber duck.
- N9TAX ladder-line J-Pole Slim Jim VHF/UHF dual band antenna, mounted as high up as you can put it (ceiling, roof, attic, tree, etc.). Only +6 dB, but getting it up even just a few feet higher than an HT's antenna works wonders. The N9TAX turns even a 4 Watt Baofeng UV-5R or a 5 Watt Yaesu FT-60R handheld into a viable base station for use with repeaters and for nearby Simplex operation in northern Colorado. Lightweight and small in size, works as an emergency VHF/UHF antenna for Oh-Bleep situations or public events (races, parades, etc.).
- ICOM 718 HF all-band transceiver radio or a used HF rig from a non-smoking ham as an HF starter kit. No antenna tuner yet.
- Off-center-fed Windom antenna for an HF antenna. (Note that my recommendation used to be a
 ZS6BKW, which I have replaced with the all-band off-center-fed Windom in the largest size that will
 fit in the new ham's lot.) Towers and beams and vertical antennas with their radial systems are nice,
 but are far more expensive and far more complicated to erect and tune. Inexpensive, does all HF
 bands and 6m, and does not require a tuner.
- LDG AT-200 Pro-II tuner and an 8-foot CB whip for mobile use, with which ever mobile (12V) HF rig the ham chooses (an IC-7100 if the new ham's purse permits, or an older ICOM 706 Mk-IIG).
- Note that the LDG AT-200 Pro-II will let the ham tune any HF antenna he or she will ever encounter, including random length wires and end-fed antennas.

After that the new ham can upgrade to a nicer HT (e.g. Yaesu FT-60R or the really nice Kenwood tri-band HT). The ham can upgrade to a mobile VHF/UHF radio if he/she wants (e.g. Kenwood TM-V71A). The new ham can upgrade to a nicer HF rig. The new ham can add a tower, a beam, a vertical HF antenna, etc. But there is not really any need to upgrade any of the equipment on the starter list.