JAM Simple Steps

	Phase 1- Extreme Intensity	Phase 2- Middle Intensity	Phase 3- Low Intensity
Step 1	Save $1000	Emergency Fund (3+ months of living expenses)	Pay off house early (15 Years or less)
Step 2	Eliminate Credit Card Debt	Retirement Savings (10% gross salary, 15% if older than 40)	College Savings ($2000.00 per year, per child)
Step 3	Eliminate All Consumer Debt	Personal Saving (10% gross salary)	Invest and Give