



Emergency Fund Planner

Your safety net, on paper

General educational information, not financial advice.

Rates and account terms change; compare current offers directly.

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Your essential expenses

The bills you would still have to pay if your income stopped tomorrow.

Expense	Monthly	Notes
Rent or mortgage		
Utilities		
Phone and internet		
Groceries		
Transportation and fuel		
Insurance (car, health, renters or home)		
Minimum debt payments		
Childcare		
Medications		
Other essentials		
Total essential expenses		

Your target

Multiply your essential expenses by the months you want covered.

Milestone	Amount	Target date	Reached
Starter: \$500 or \$1,000			☐
One month of expenses			☐
Three months			☐
Six months			☐
My full target			☐

Where the money will come from

Source	Monthly or one-off	Amount
Automatic transfer on payday		
Cancelled subscription		
Cheaper phone or internet plan		
Selling things I don't use		
Tax refund or bonus		
Other		

Write down every deposit. Watching the total grow is half the fun.

[illegible]

My emergency rules

Decide in advance, so the decision is easy when it happens.

I will use it for	I won't use it for
• Job loss or lost income • Urgent medical or dental bills • Car repairs I need for work • Urgent home repairs • •	• Holidays and birthdays • Sales and deals • Yearly bills I can plan for • Vacations • •

Where my fund is kept

Bank or credit union

Account nickname

Insured (FDIC or NCUA)?

Interest rate (check date)

Cash kept at home

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